2Q 2026
Corporate Presentation

Investor Relations Department | Investor_Relations_Bci@Bci.cl
August 2026

Bci at a glance

Leading financial institution in Chile by Assets and Loans

Profitable and financially sound

as of June 2026

US$ 93.4 bn
(+4.7% YoY)
Total Assets

US$ 64.3 bn
(+6.1% YoY)
Total Loans

US$ 699 mm
(+21.0% YoY)
Net Income YTD

US$14.4 bn
Market Cap[1]

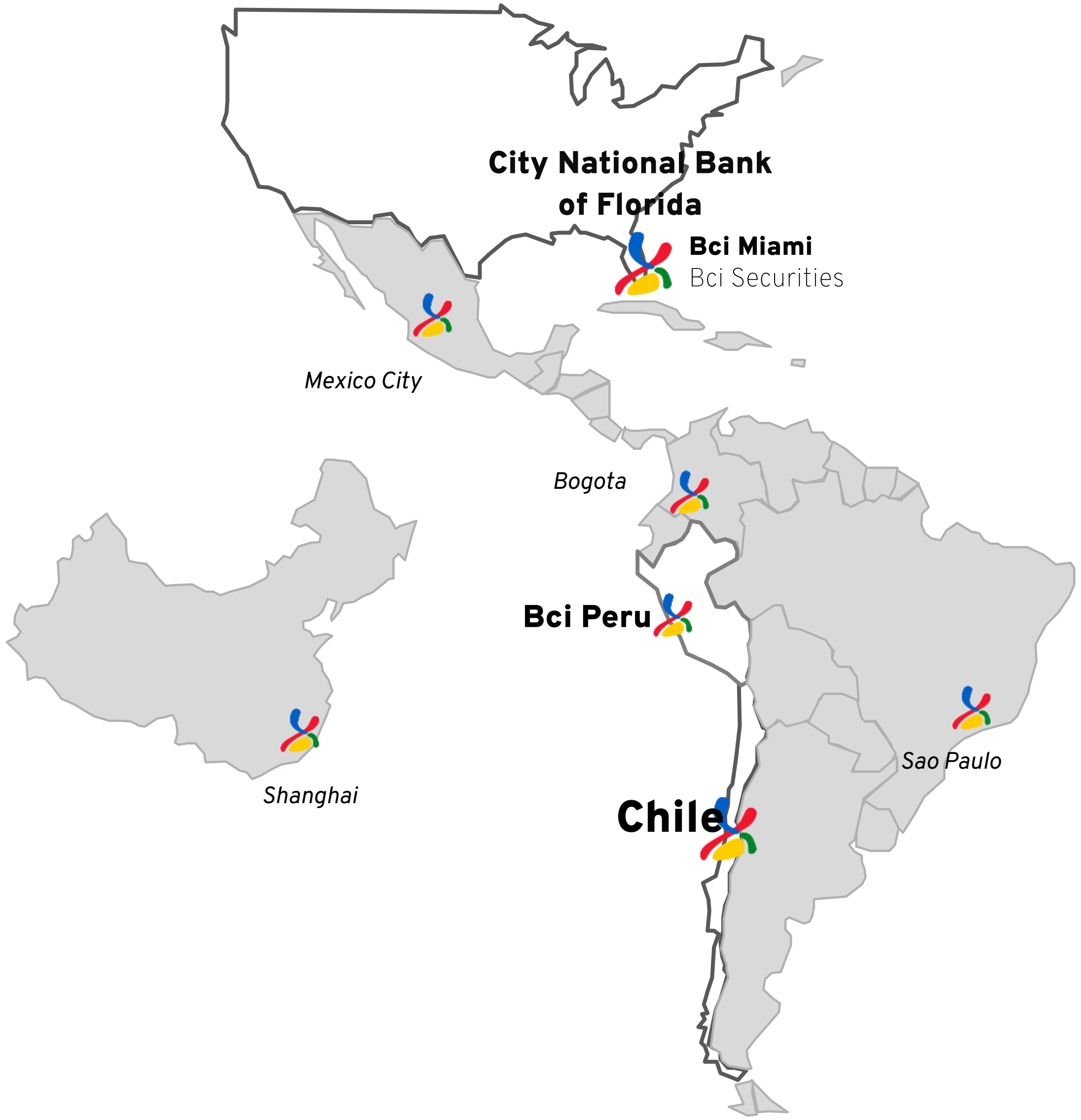
~6MM
Total Customers

Credit rating profile:

A2	A-	A-
Moody's	S&P Global	FitchRatings

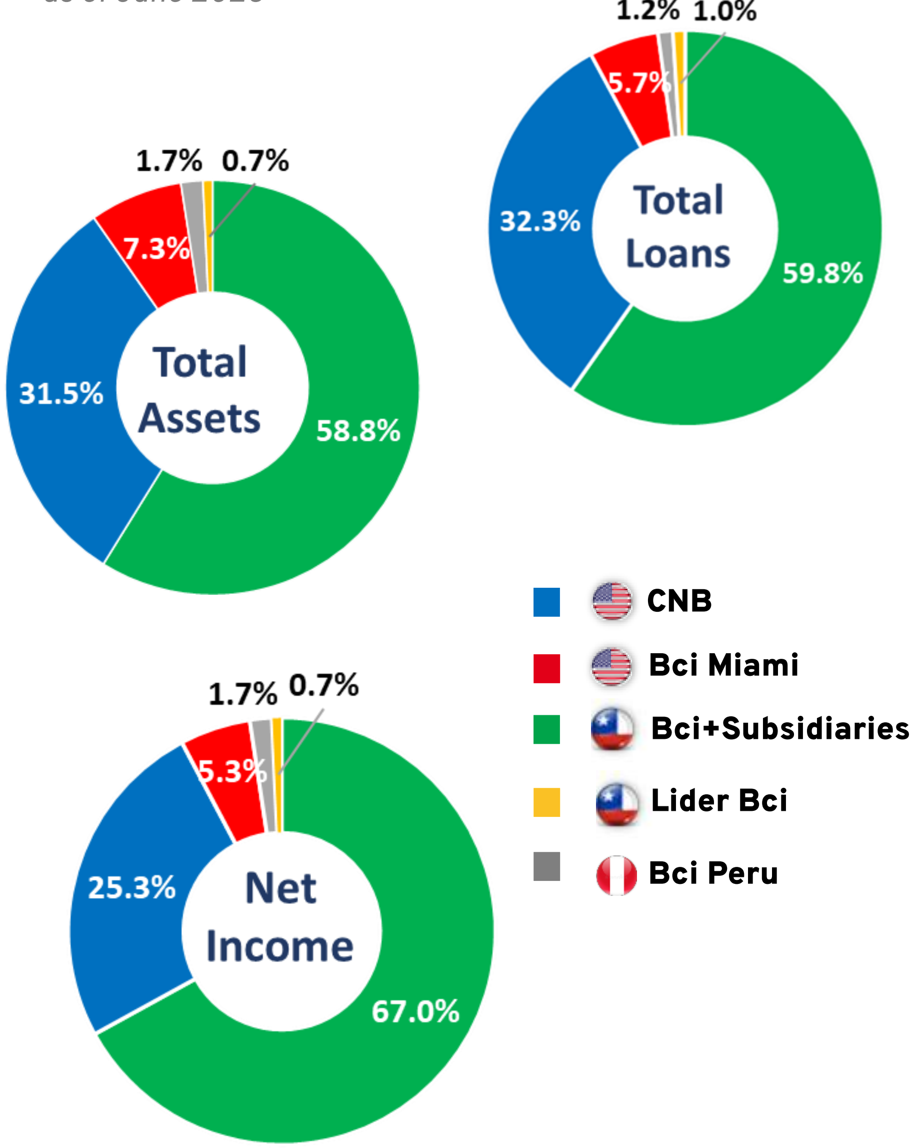
Diversified business model

- *Largest bank in Chile by total loans and assets*
- *3rd Largest Florida-based bank*



Subsidiary diversification

as of June 2026



Data As of June 2026
Note: Figures are converted to US$ using an FX of 922.21 (July 1st 2026).
1 Bloomberg as of March 2026.

Executive Summary

Consolidated Operations

As of June 2026, Net Income increased 21% YoY, reflecting the strength of our diversified business model

Financial Results

- **Net Income:** Of US$699 million for 1H26 (+21% YoY).
- **NIM:** Stood at 3.67%, driven by inflation indexation income.
- **Fees**: +10%, highlighting credit card growth and transactionality in Retail, Sales & Trading in Wholesale, and asset management.
- **Efficiency Ratio:** Improved 452 bps YoY, with Operating Expenses decreased by 2.5% YoY.
- **Credit Loss Expenses:** US$ 160.9 million, an improvement of 14.0%, reflecting strong asset quality.

Balance Sheet Composition

- **Loans**: Total loans grew by 6.1% YoY, driven by our continued leadership in the Commercial segment and strong momentum in the Consumer porfolio.
- **Deposits:** Strong momentum in demand deposits +10.21% YoY.
- **Liquidity:** Continues well above regulatory requirements, with a global LCR of 139.3% and an NSFR of 110.2%.
- **Capital:** CET1 Ratio of 11.27% (+16 bps YoY), driven internal capital generation and 226 bps over regulatory requirements.

Key Initiatives

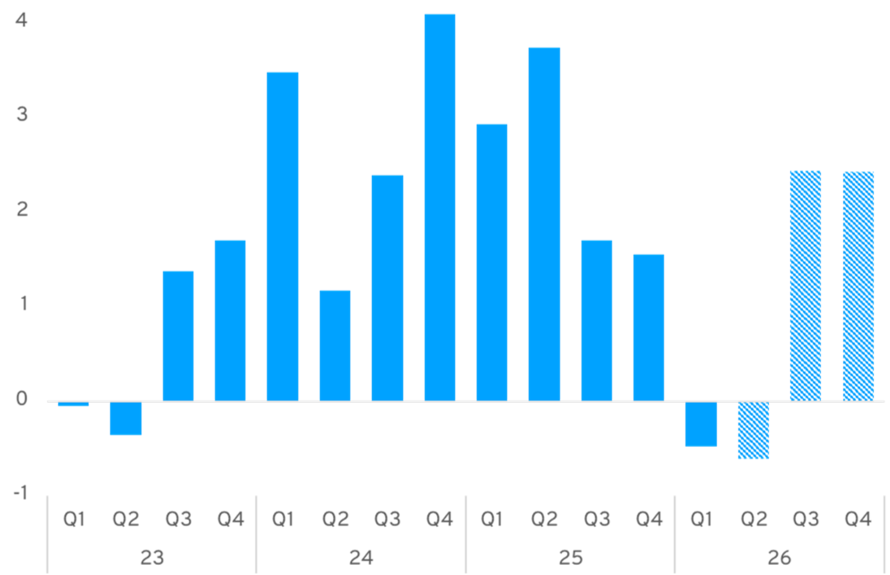
- **Corporate Evolution Proposal:** Bci Group's is progressing according to plan.
- **International Platform :** Sound financial results in CNB, Bci Miami, and Bci Peru.
- **Customer Experience:** NPs of 77 by June.
- **New Branch Models:** Successfully rolling out new branch formats to elevate the customer experience.
- **Sustainability & ESG:** Accelerating our Net Zero 2050 commitment.

Note: Figures are converted to US$ using an FX of 922.21 (July 1st 2026), and % variations consider 1S26 against 1S25.

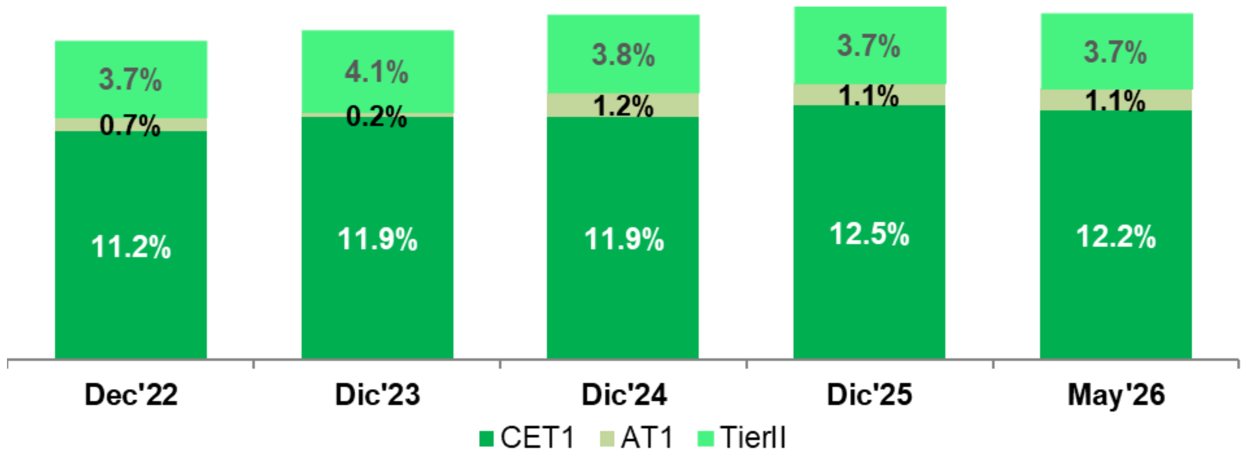
Chilean financial system

Bci is part of a robust and highly regulated financial system

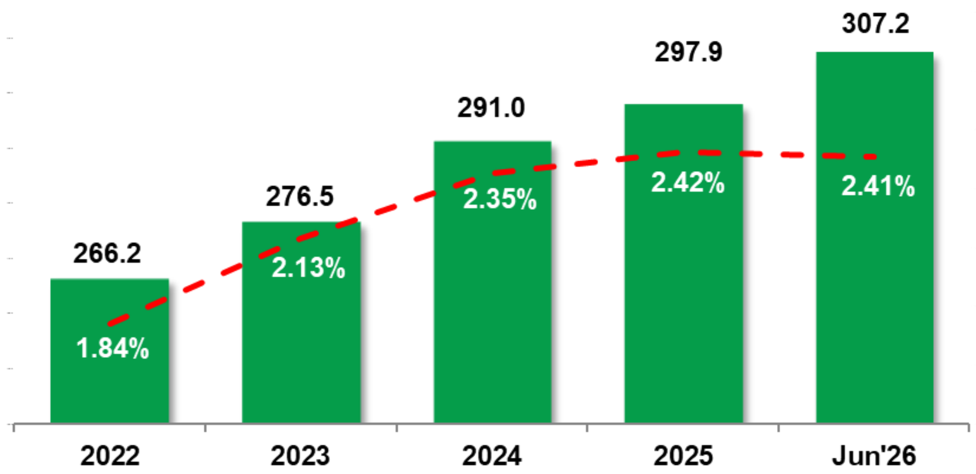
Chile: Quarterly % GDP growth and forecast (YoY)[1]



Banking system capitalization ratio (Basel III)[2]



Total loans in the banking system (US$Bn)[3]



Chilean banking regulation – upgrading to Basel III

CET1 increased by 16 bps year-on-year, reaching 11.26% as of June 2026. The improvement reflects internal capital generation outpacing the growth in **risk-weighted asset** associated with **business expansion**, resulting in a stronger capital position.

The increase in CET1 was partially offset by **higher regulatory deductions** following the full phase-in of Basel III transitional arrangements from December 2025.

Effective equity continued to strengthen, increasing year-on-year, supported by **retained earnings** and **solid profit generation.**

(1) Source: Bci Research - Financial Market Commission (CMF).
(2) Source: CMF. Tier I and Tier II calculated as core capital and supplementary capital as % of total risk weighted assets respectively.
(3) Source: Figures exclude CNB (City National Bank) and Itau Corpbanca operations in Colombia, and are converted to US$ using an FX of 922.21 (July 1st 2026).

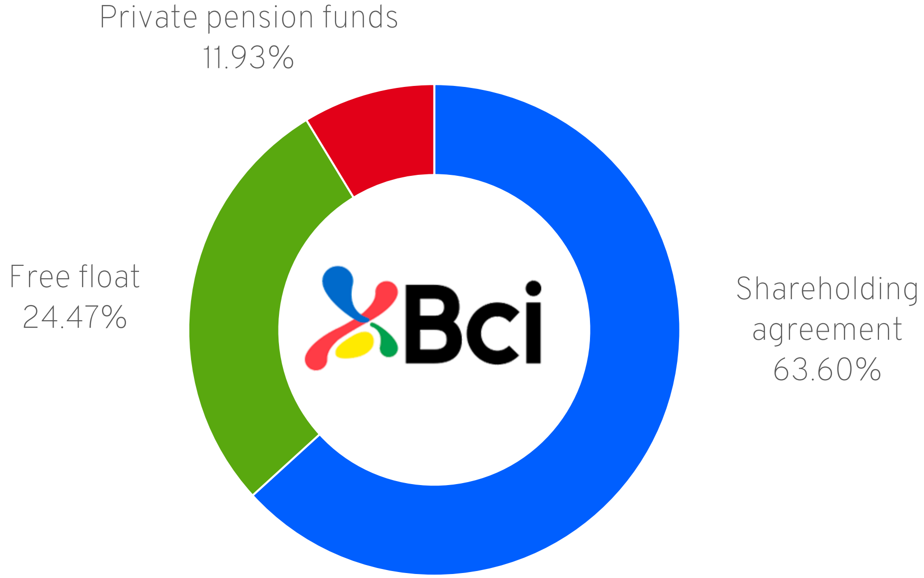
Bci Consolidated

An 89-year trajectory, supported by strong corporate governance and the same purpose to: "dare to make a difference"

Three strategic pillars:

Leverage digital customer experience to achieve competitive advantage	Drive sustainable growth, while maintaining prudent risk	People-centered culture focused on our clients and supported by Bci values
• Best-in-class customer experience through digital transformation.	• Drive selective growth in line with defined risk-appetite. • Optimize capital structure. • Further deploy our international business.	• Promote disruptive innovation and boost collaboration. • Strive to create sustainable value for all our stakeholders.

Long-term support from its founding and controlling shareholders



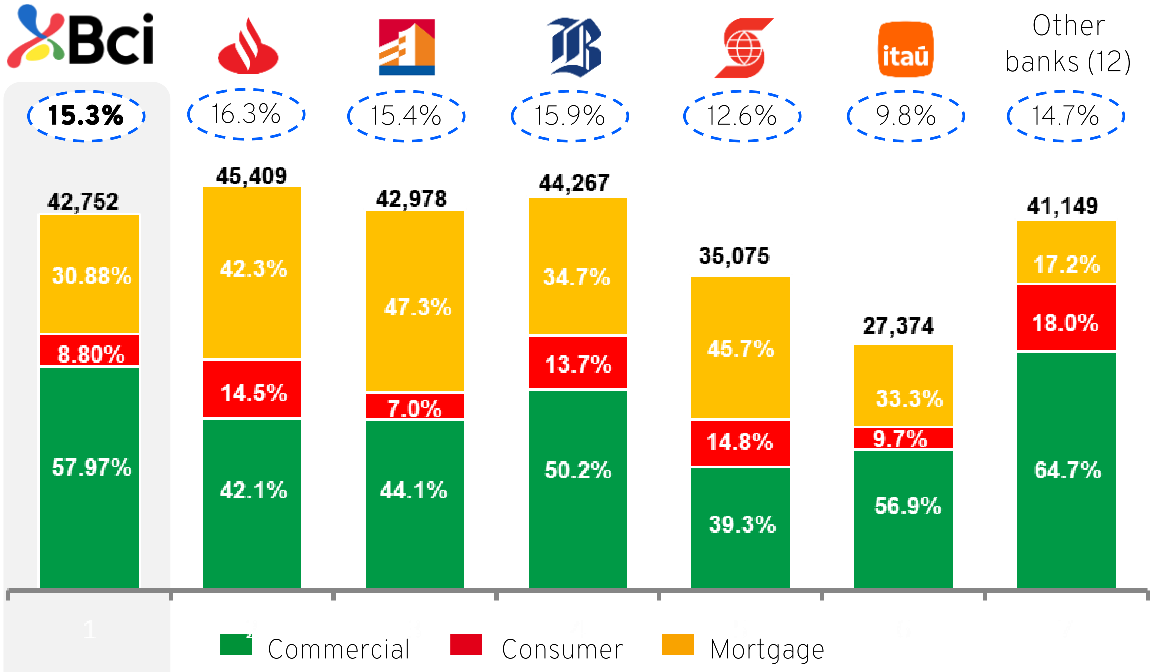
Board of Directors areas of expertise vary across academics, economics, politics, banking, technology and more

Ignacio Yarur A. President	**Diego Yarur A.** Director	**José Pablo Arellano M.** Director
Klaus Schmidt-Hebbel D. Independent Director	**Claudia Manuela Sánchez M.** Director	**Hernán Orellana H.** Director
Mauricio Larraín G. Independent Director	**Susana Jiménez S.** Director	**Jorge Becerra U.** Director

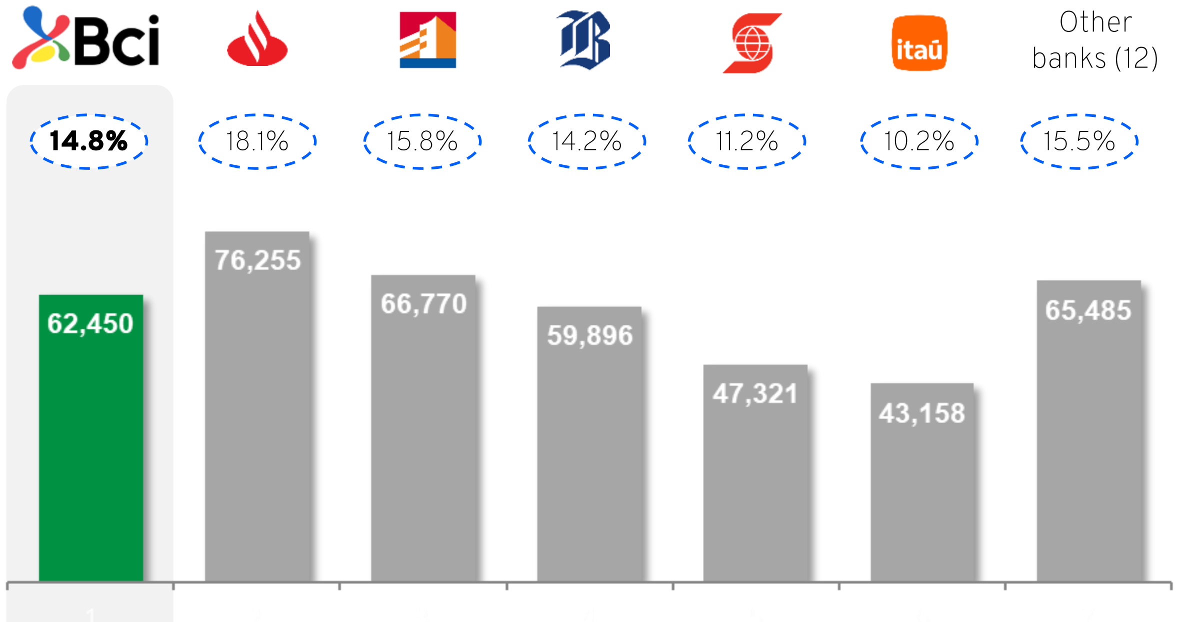
Bci maintains a relevant position in the market

Chilean banking system benchmark in US$ million, as of June 2026

Loan breakdown[1]



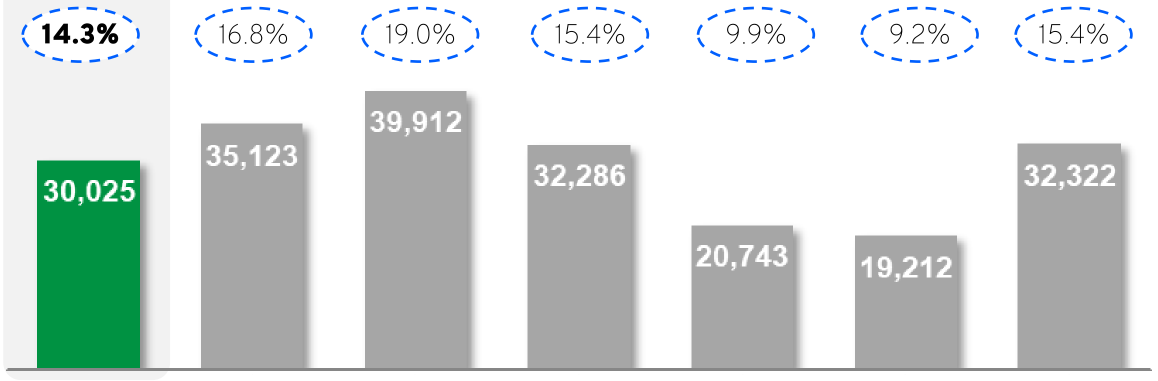
Assets[1]



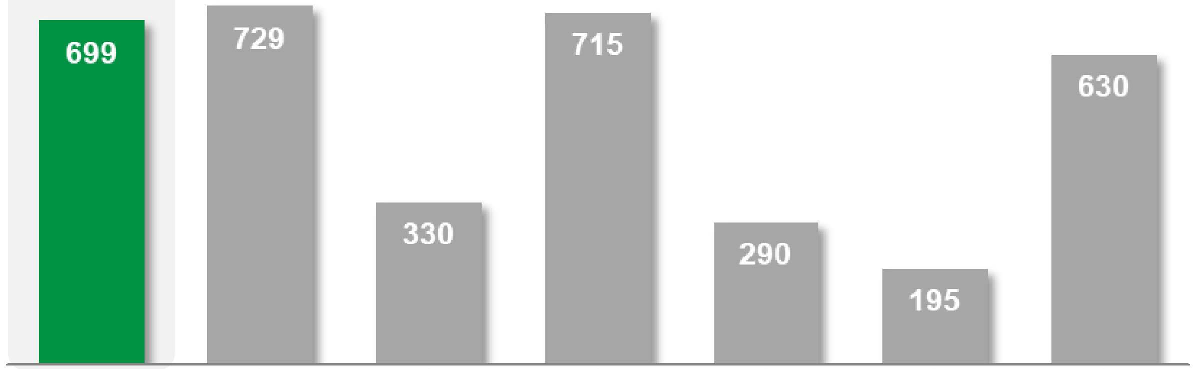
%

Market share in Chilean banking system

Deposits[1]



Net income Consolidated (YTD)[2]



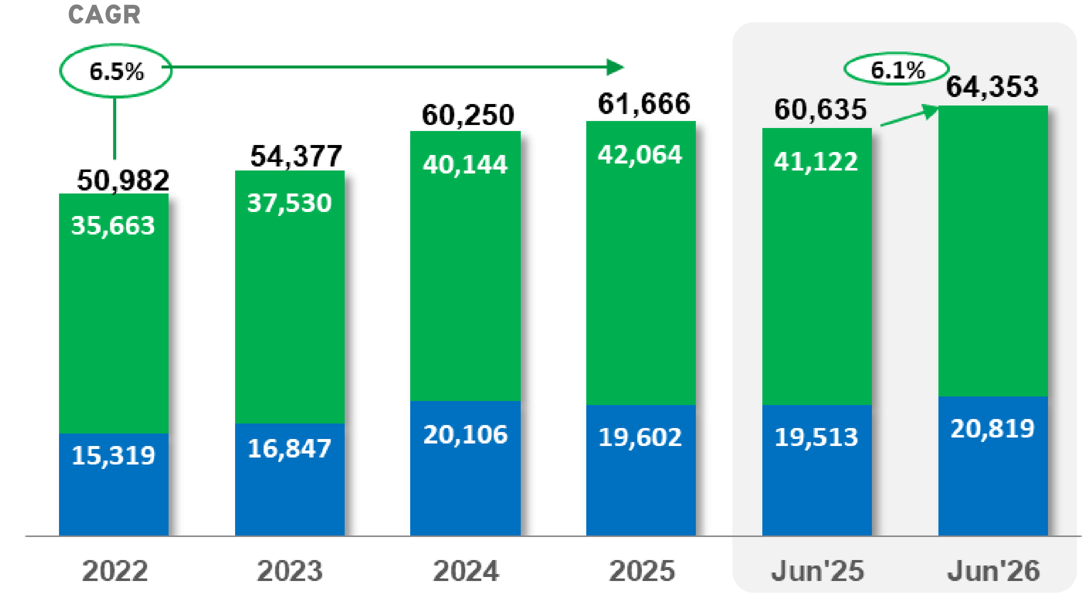
1. Bci figures **exclude** CNB (City National Bank), Bci Perú and Itau Corpbanca figures exclude Colombia operations
2. Bci figures **include** CNB (City National Bank), Bci Perú and Itau Corpbanca figures include Colombia operations

Note: Figures are converted to US$ using an FX of 922.21 (July 1st 2026)

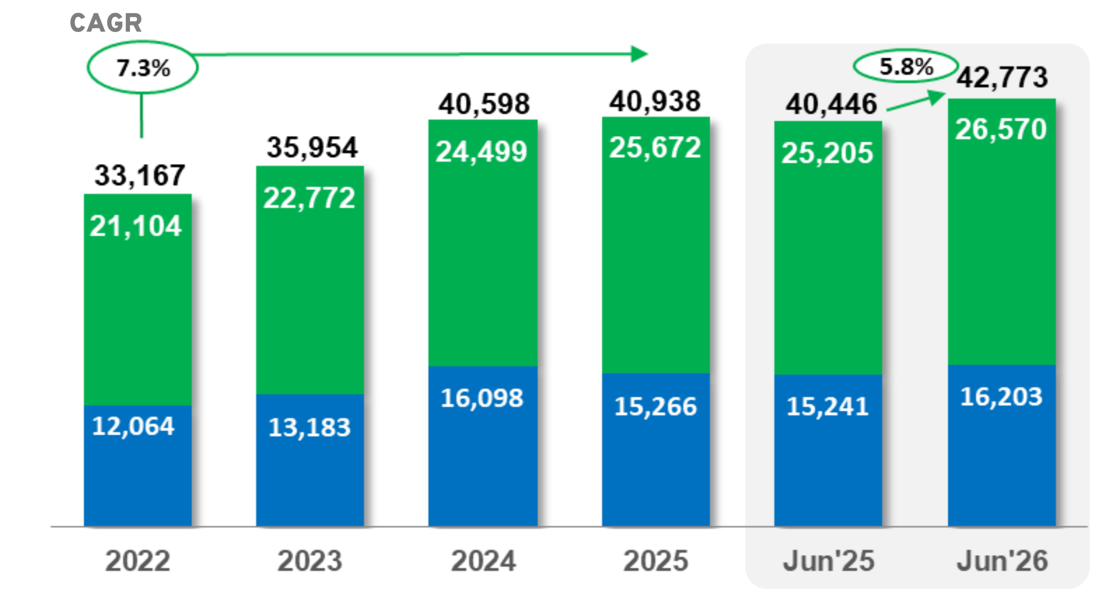
Source: Company filings and Financial Market Commission of Chile (CMF)

Loan growth evolution

Total loans (US$mm)

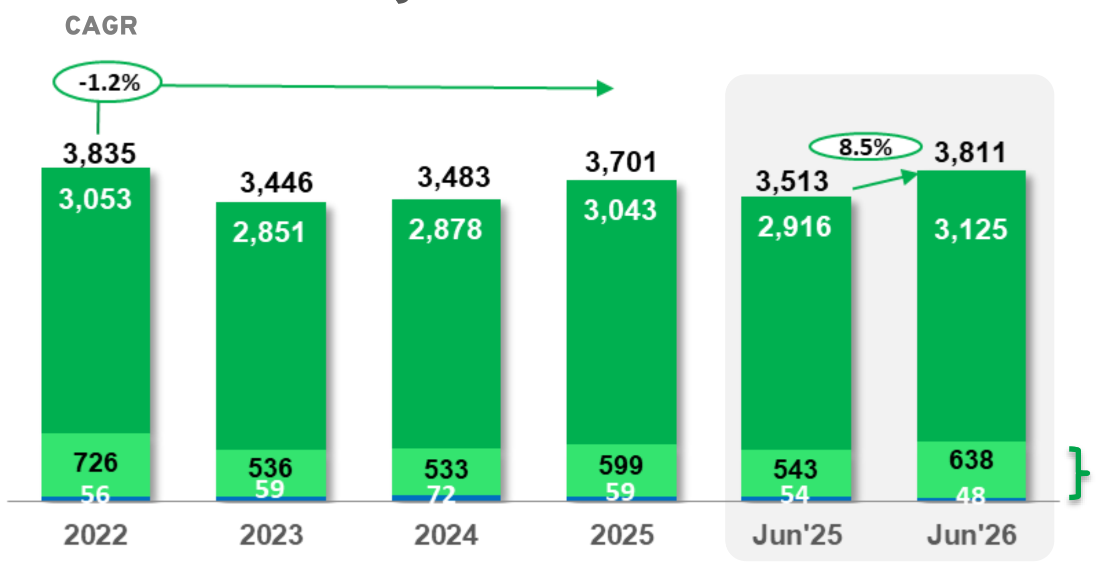


Commercial & Interbank loans (US$mm)



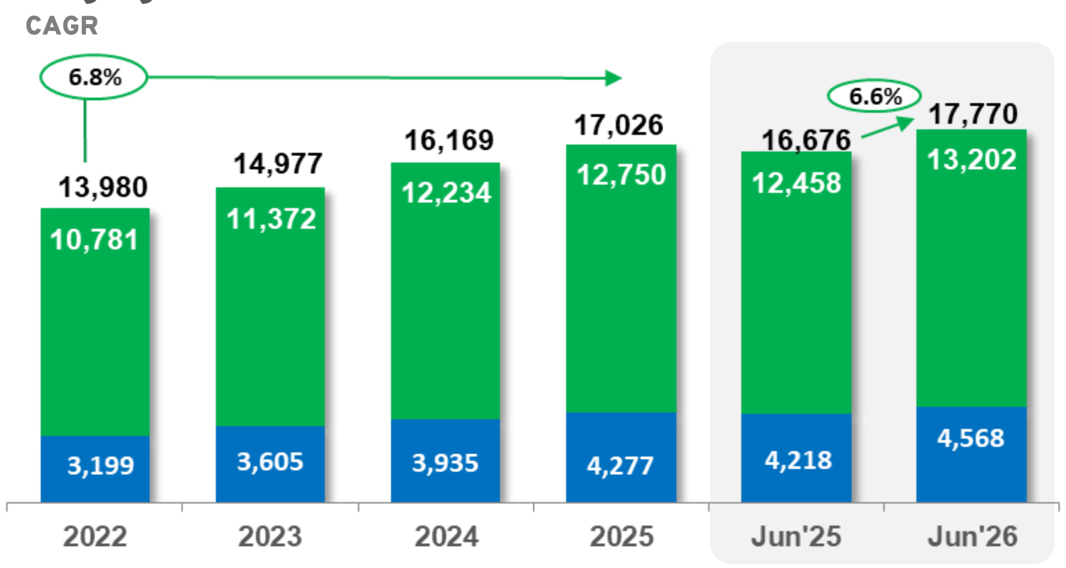
Bci
City National Bank

Consumer lending loans (US$mm)



Lider Bci

Mortgage loans (US$mm)

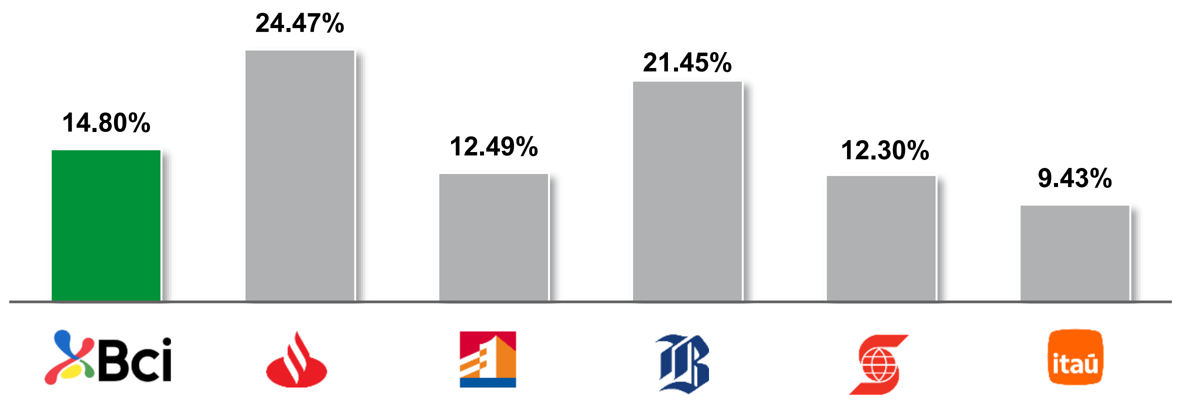


Source: Financial Market Commission (CMF).
Note: Figures are converted to US$ using an FX of 922.21 (July 1st 2026); Including the subsidiary's operations abroad.

Consistent organic growth in Chile...

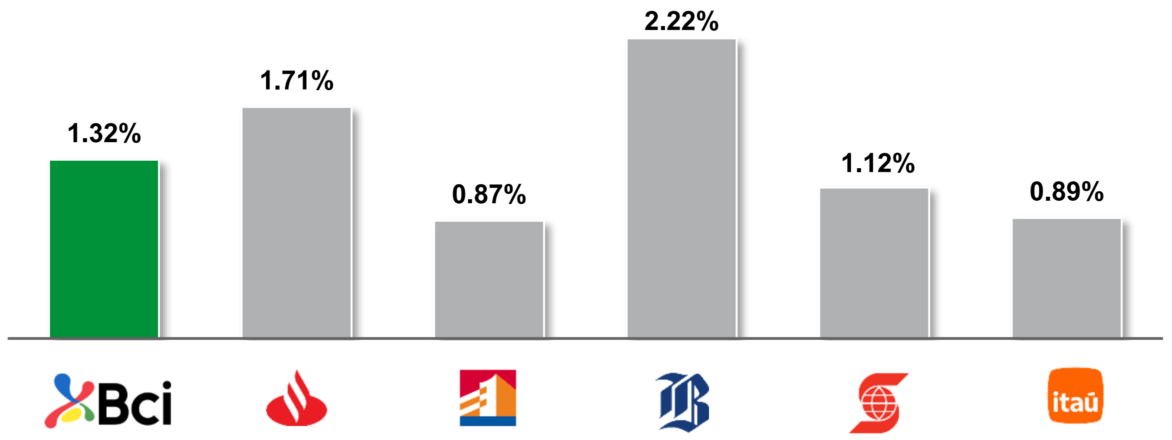
Return on average Equity (ROAE) [1]

as of June 2026

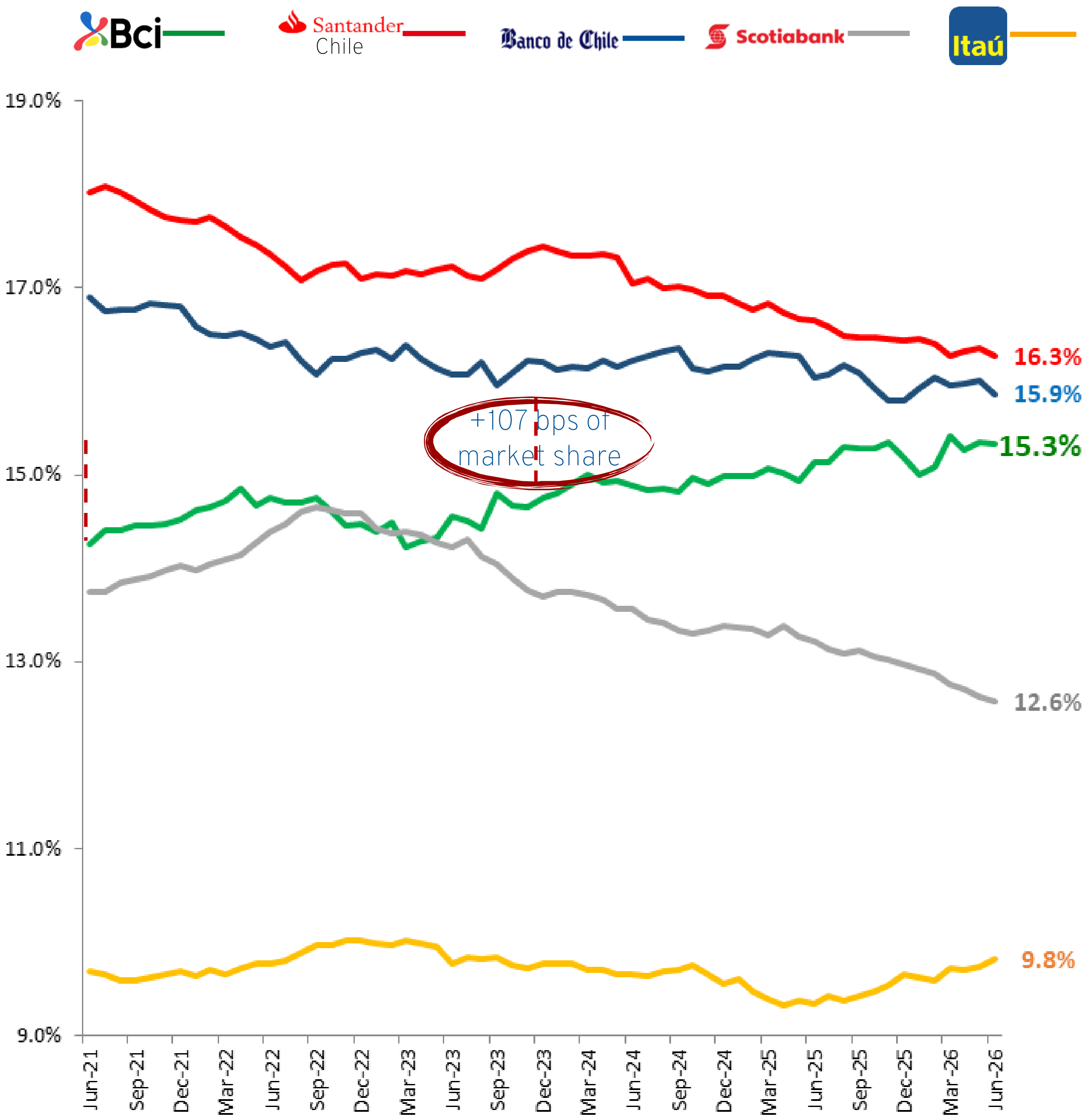


Return on average assets (ROAA)[1]

as of June 2026



Local loans market share (%) [2]



Source: CMF as of June 2026

[1] Figures Including the subsidiary's operations abroad;

[2] Bci figures exclude CNB (City National Bank) and Itau Corpbanca figures exclude Colombia operations;

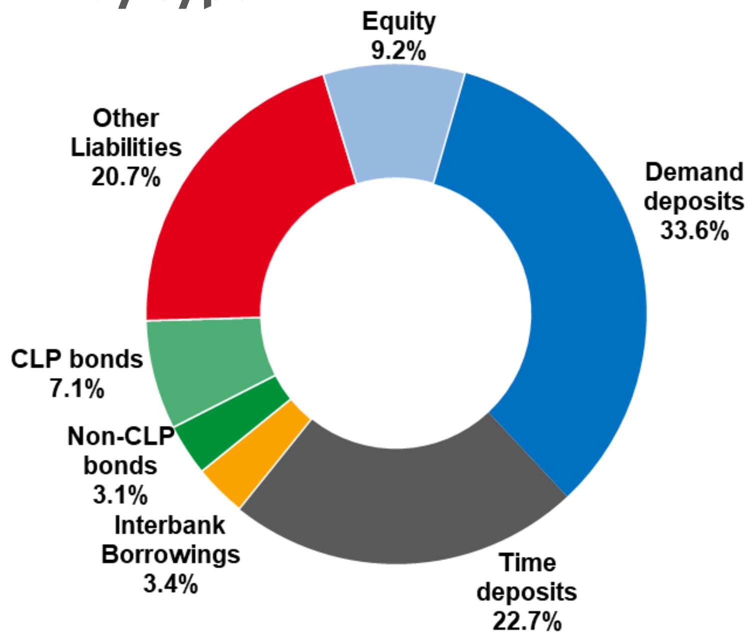
...with diverse funding cost

In terms of maturity, currency and geography

Funding Sources

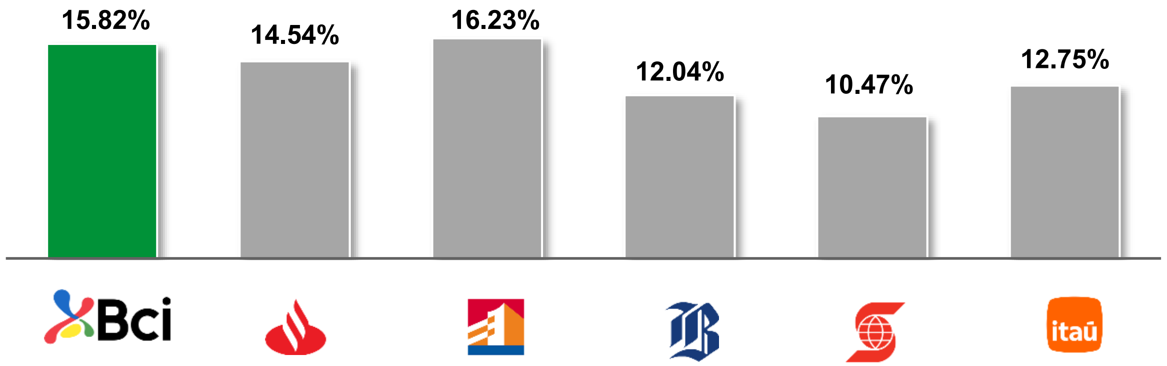
- Our long-term funding is built on a strong foundation of local inflation-indexed (UF) bonds in the Chilean market. This is strategically complemented by international issuances through our EMTN program, providing access to diverse capital markets in key currencies like the US Dollar, Euro, Swiss Franc, and others.
- This diversified approach ensures the Bank optimizes all financing opportunities while actively managing interest rate risk.
    - The long-term debt matches our long-term residential mortgage portfolio.
    - Short-term funding coming from commercial paper program managed out of its Miami branch which provides an additional source of US dollar funding.

Breakdown by type [1]



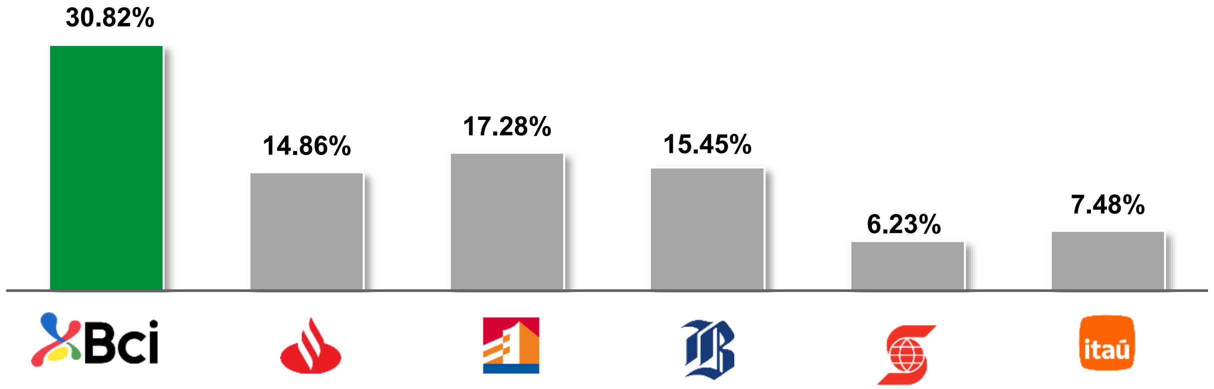
Time Deposit market share

as of June 2026



Checking accounts & demand deposits market share

as of June 2026



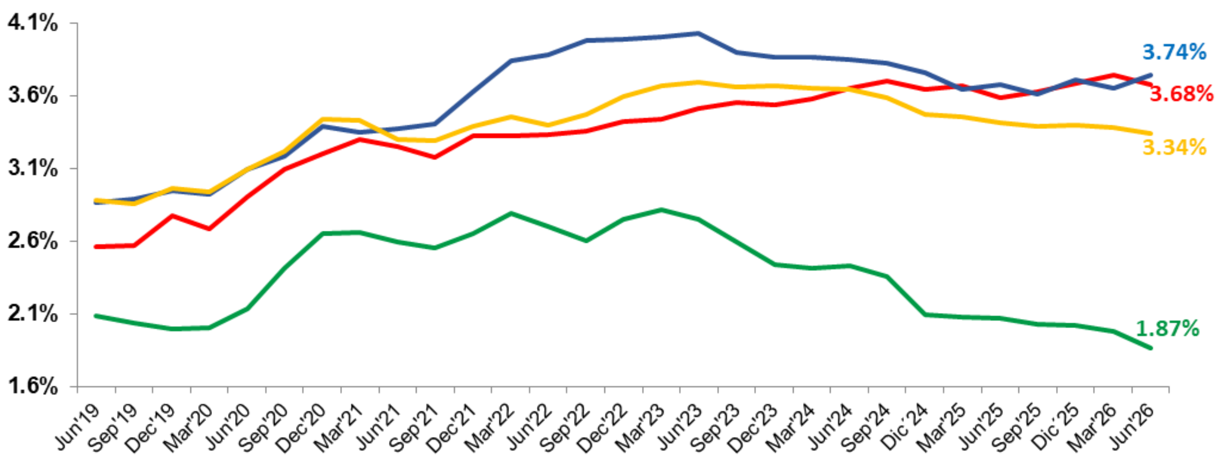
Source: Company filings and CMF as of June 2026
Note: Figures are converted to US$ using an FX of 922.21 (July 1st 2026);
Bci figures Including the subsidiary's operations abroad; [1] Considers all of the Company's assets in Chile.

Asset quality evolution

Highlights

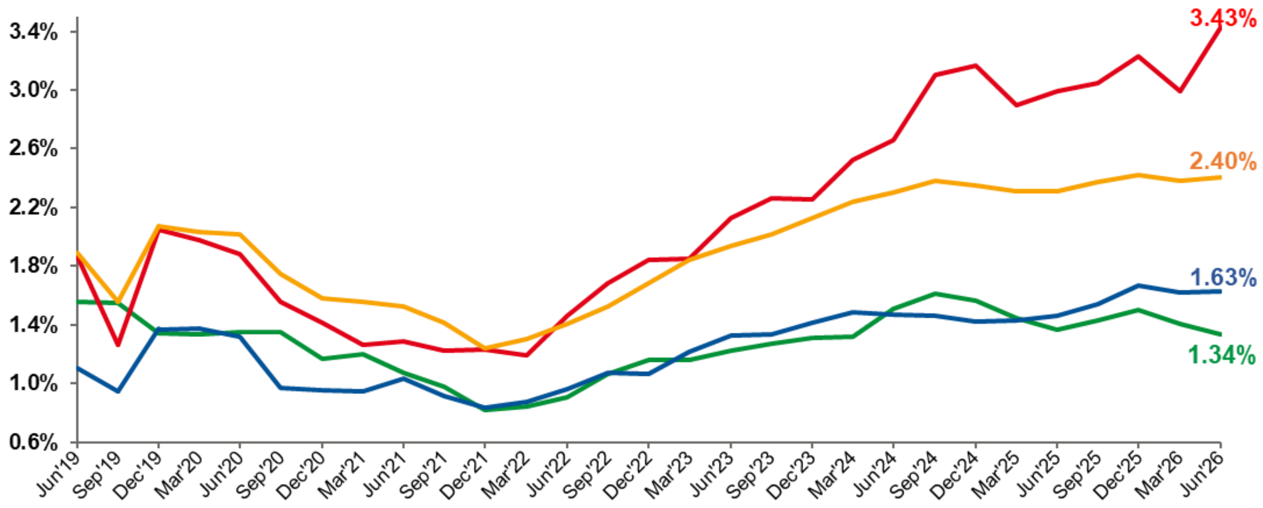
- Bci's asset quality is supported by proactive risk management and monitoring.
- We hold a stock of over US$ 239 Million in additional provisions.
- Our loan portfolio is well diversified by business lines, economic sectors, customers and geography.
- In terms of loan portfolio concentration, the 20 largest loans account for less than 10% of the bank's total loans.

Loan loss provisions / Average Gross Loans



Note: Including the subsidiary's operations abroad

NPLs (Delinquency +90 days / Loans at amortized cost)



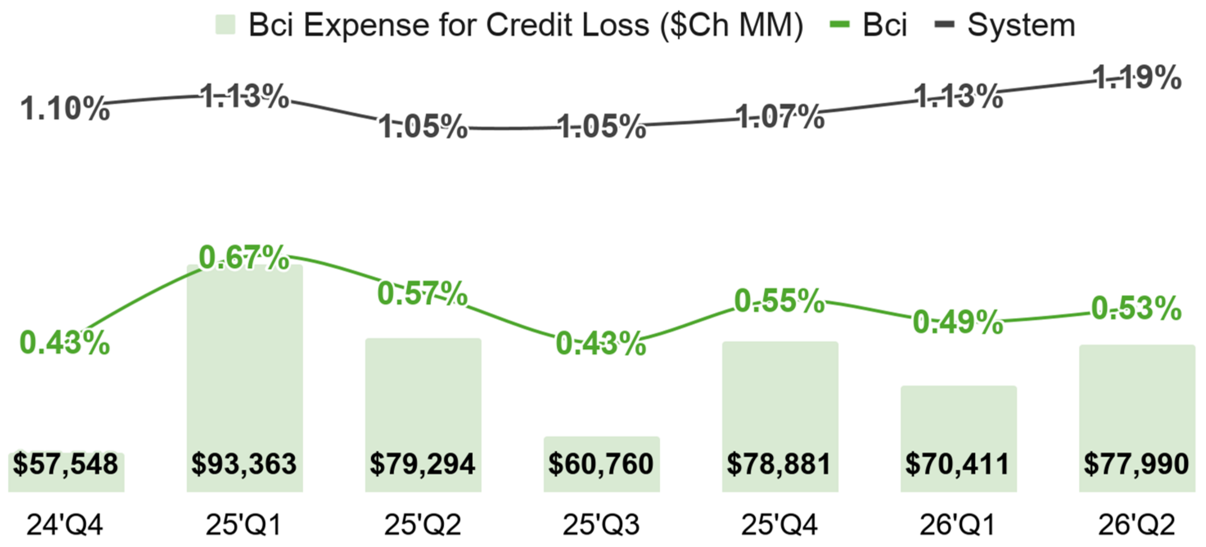
Note: NPLs Including the subsidiary's operations abroad
Portfolio with delinquency of 90 days or more on loans at amortized cost

Bci
System

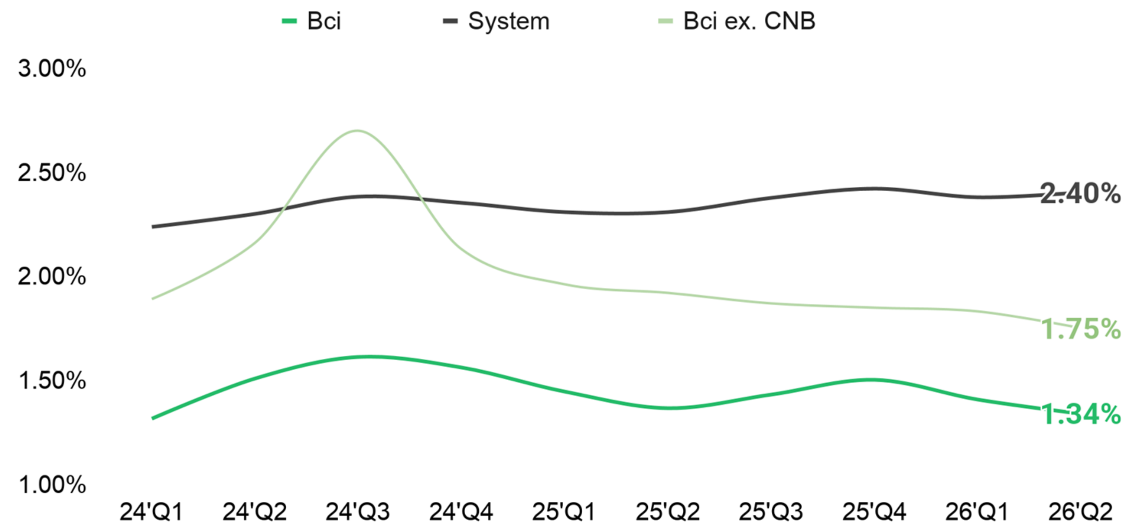
Source: CMF. Figures as of June 2025
Figures are converted to US$ using an FX of 922.21 (July 1st 2026)

Credit Risk Trends

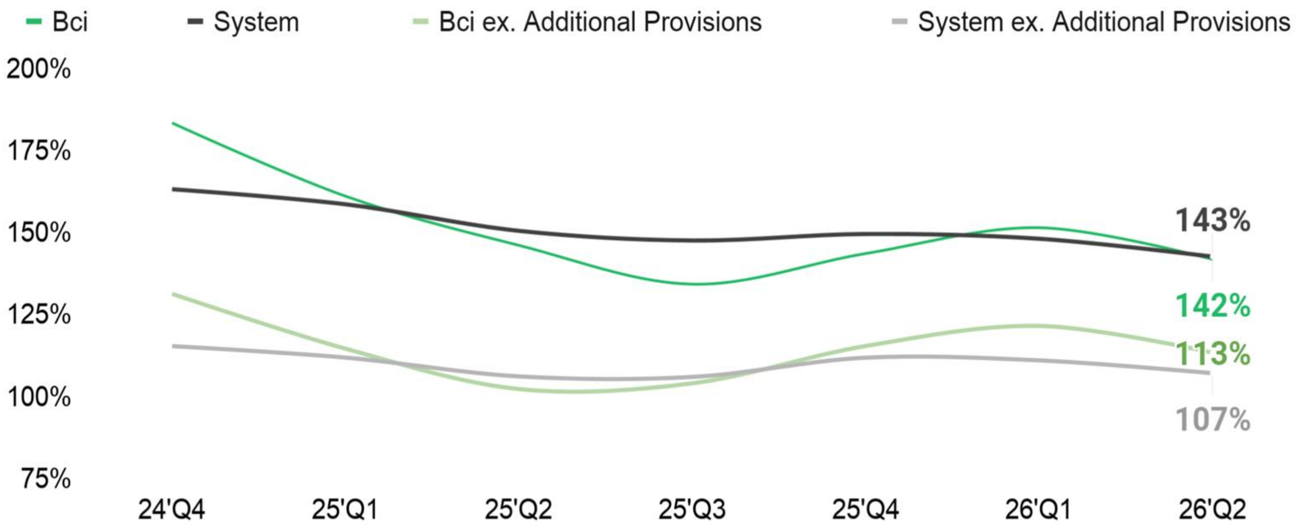
Cost of Risk (quarterly)



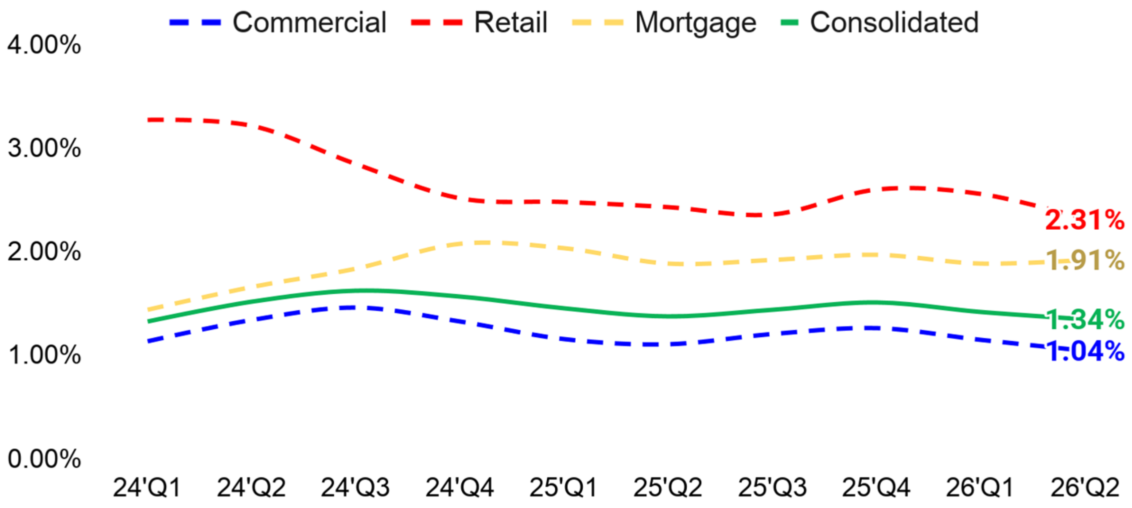
NPL Ratio



Coverage Ratio



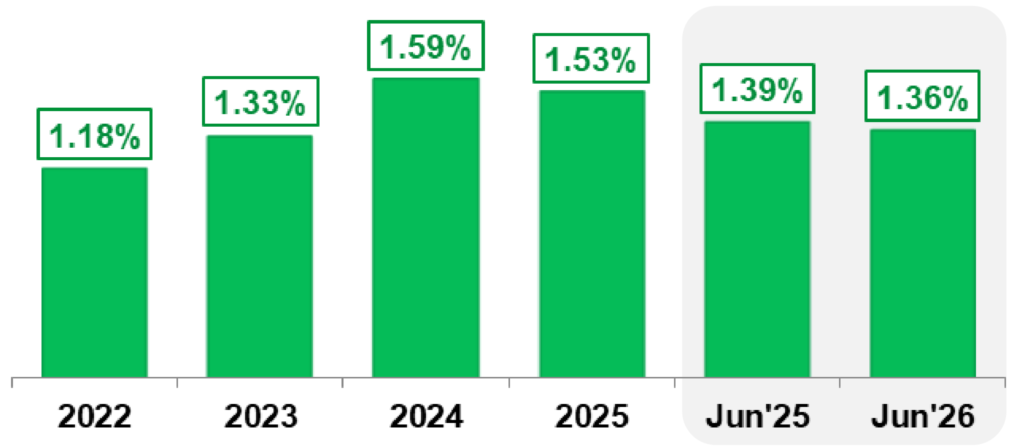
NPL Breakdown



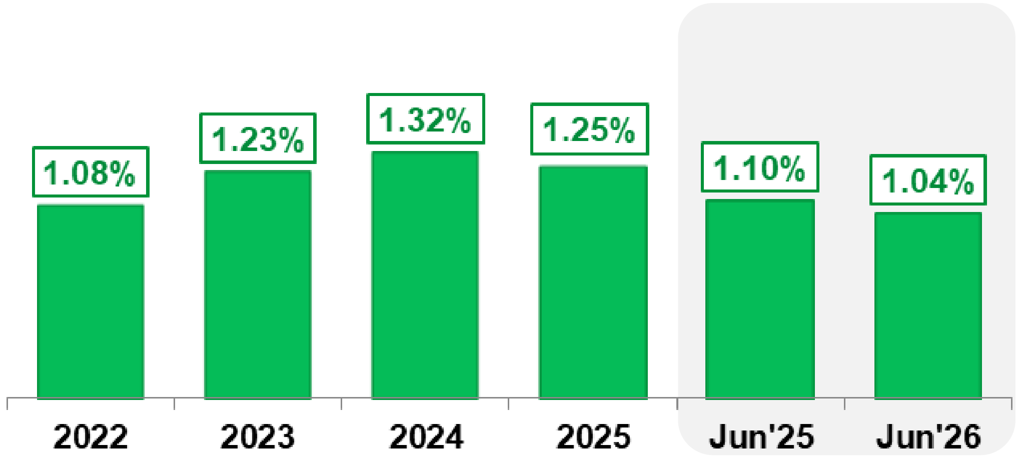
Source: CMF. Figures as of June 2026
Figures are converted to US$ using an FX of 922.21 (July 1st 2026)

Evolution of NPL's

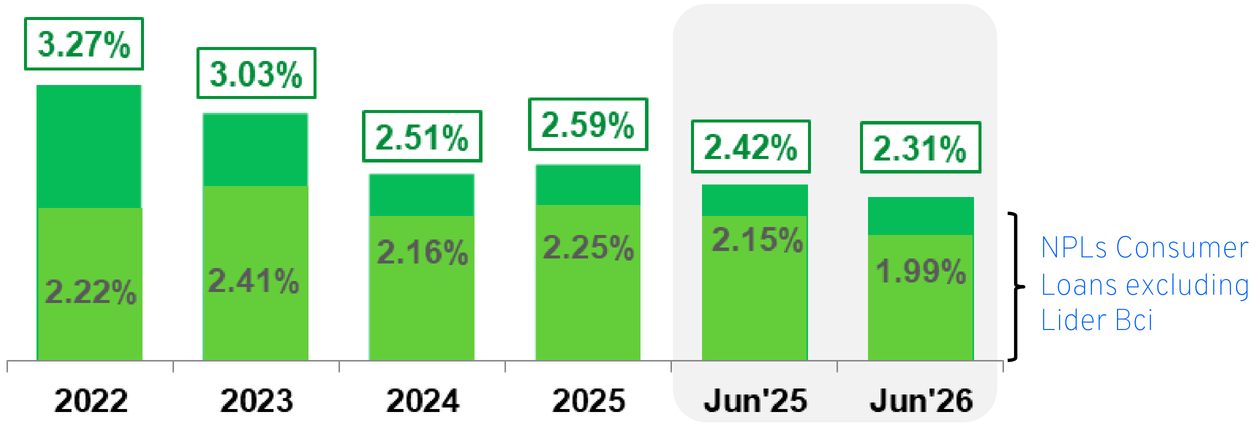
NPL Ratio (NPLs/Total Loans)*



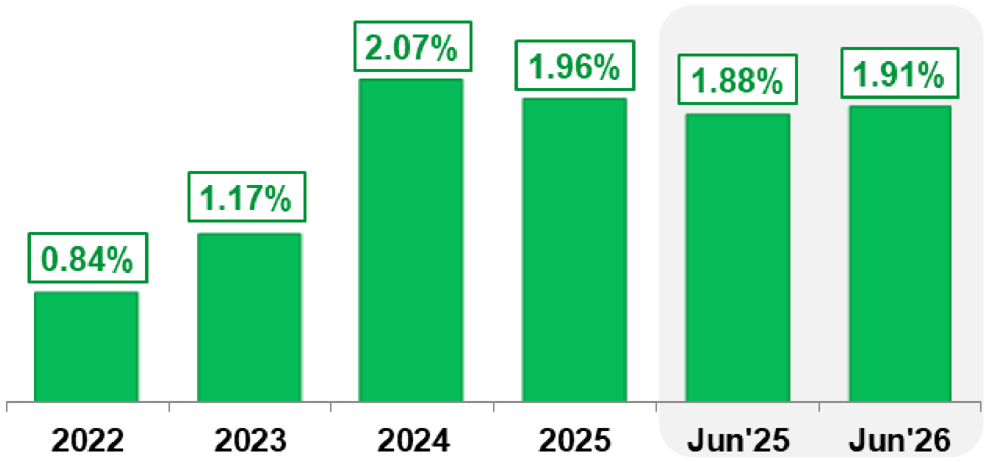
NPL Ratio (Commercial Loans)



NPL Ratio (Consumer Loans)

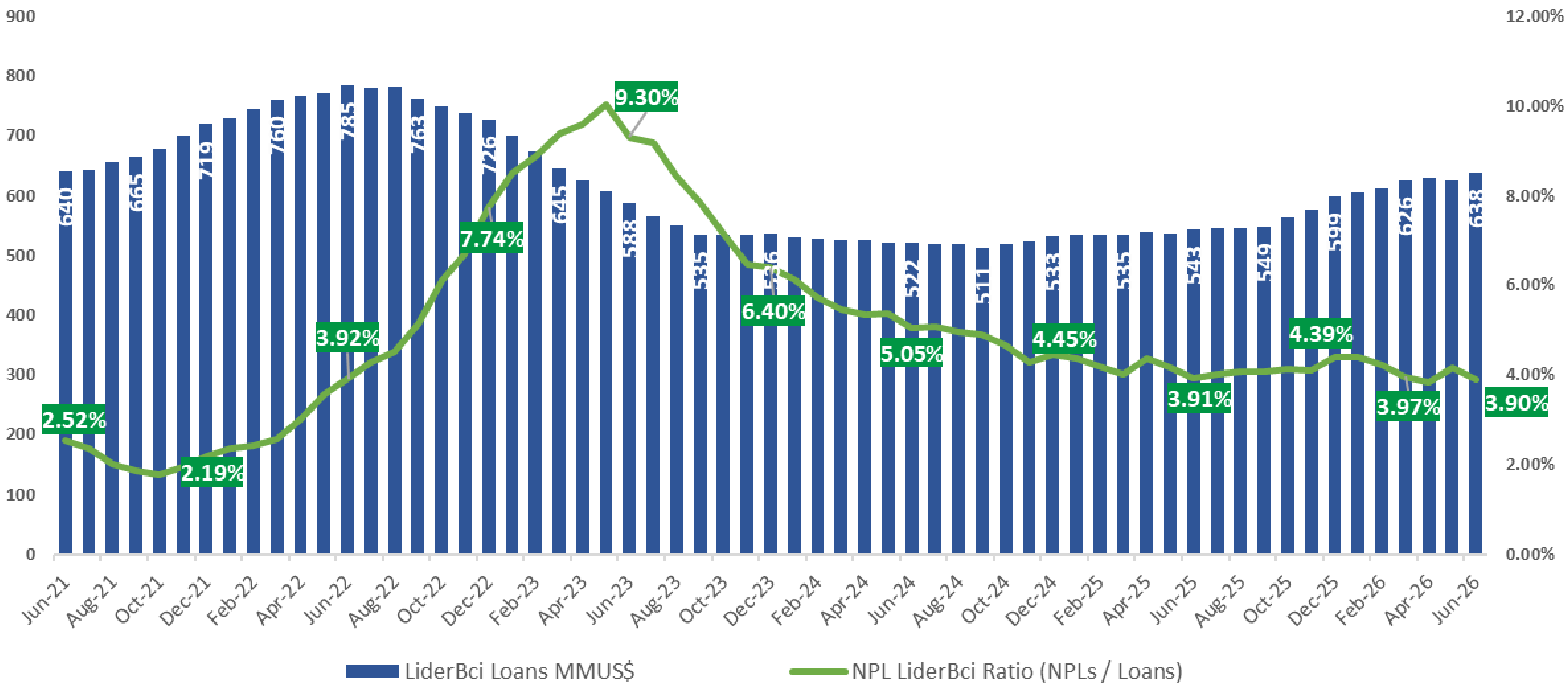


NPL Ratio (Mortgage Loans)



Note: Includes Bci subsidiary in USA (CNB) and Bci Peru.
*Does not include Interbank loans

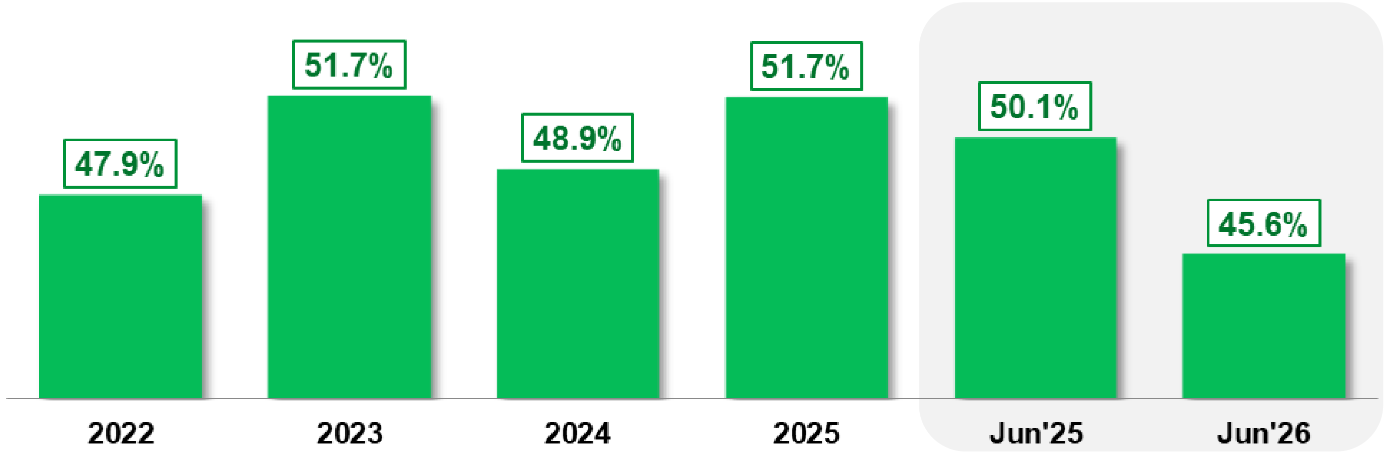
Financial Services: NPL's



Figures are converted to US$ using an FX of 922.21 (July 1st 2026)

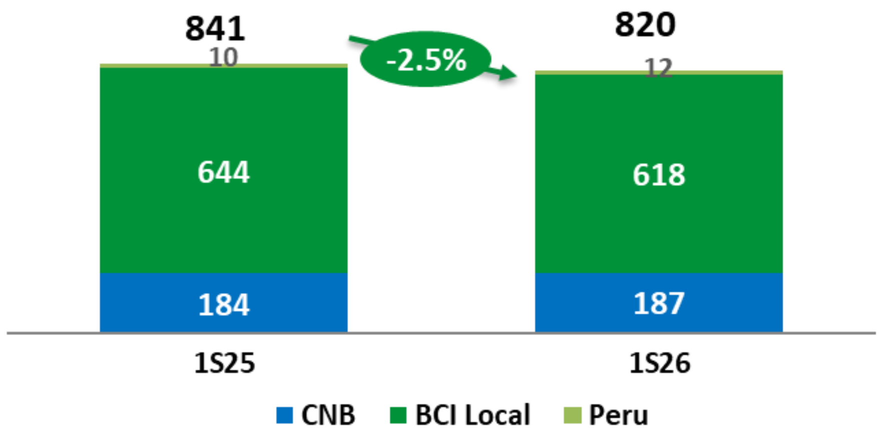
Operating Expenses

Efficiency Ratio*



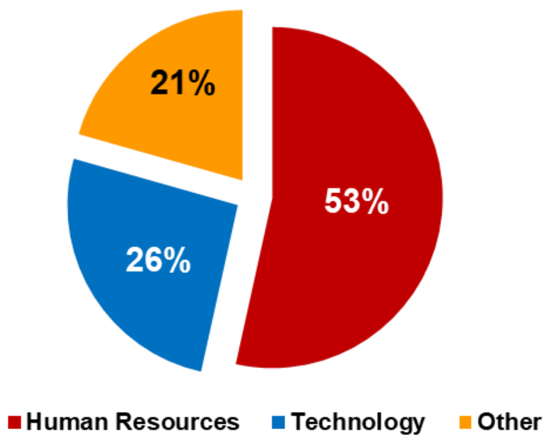
Operating Expense (YTD)

US$ million



Expense Breakdown

as of June 2026



* Efficiency ratio as calculated by the CMF (operating expenses excluding other operating expenses/gross operating result).
Note: Figures are converted to USD using an FX of 922.21 (July 1st 2026) Includes City National Bank of Florida and Bci Peru.

Balance sheet

US$ million (*)	2022	2023	2024	2025	CAGR 2022-2025	Jun'25	Jun'26	%Δ
Cash	4,615	3,925	3,825	3,662	-7.42%	4,272	3,930	-8.01%
Securities	21,629	19,604	18,647	16,324	-8.95%	16,971	18,187	7.16%
Loans	50,982	54,377	60,250	61,666	6.55%	60,635	64,353	6.13%
Other Financial Instruments	340	350	275	382	3.97%	323	347	7.41%
Intangible Assets	446	484	544	553	7.46%	548	568	3.63%
Other Assets	6,620	7,250	6,913	5,859	-3.99%	6,469	5,992	-7.38%
Total Assets	**84,633**	**85,990**	**90,454**	**88,446**	**1.48%**	**89,219**	**93,378**	**4.66%**
Demand Deposits	26,157	25,819	29,525	29,096	3.61%	28,456	31,363	10.21%
Time Deposits	19,785	19,998	23,161	21,672	3.08%	23,176	21,754	-6.13%
Interbank Borrowings	7,223	7,727	2,573	2,701	-27.96%	2,078	3,161	52.09%
Bonds Payable	8,791	8,797	8,582	8,847	0.21%	8,753	9,711	10.94%
Other Liabilities	17,497	17,071	19,025	18,056	1.05%	18,991	18,841	-0.79%
Equity	**5,180**	**6,579**	**7,588**	**8,074**	**15.95%**	7,764	8,548	10.10%
Total Liabilities & Equity	**84,633**	**85,990**	**90,454**	**88,446**	**1.48%**	**89,219**	**93,378**	**4.66%**

Figures are converted to US$ using an FX of 922.21 (July 1st 2026),
Includes operations of CNB and Bci Peru.

Financial results

US$ million (*)	2022*	2023	2024	2025	CAGR 2022-2025	Jun'25	Jun'26	%Δ
Net Interest Income	2,505	2,192	2,437	2,574	0.92%	1,301.9	1,345.5	3.35%
Net Fee Income	398	370	433	511	8.71%	256.1	281.7	9.99%
Other Operating Income	24	172	98	232	112.00%	121.6	173.0	42.2%
Operating Income	**2,927**	**2,733**	**2,968**	**3,317**	**4.26%**	**1,679.6**	**1,800.2**	**7.18%**
Credit Loss Expenses	-537	-433	-348	-339	-14.23%	-187.2	-160.9	-14.05%
Operating Income, net of loan losses, interest and fees	**2,415**	**2,472**	**2,718**	**2,979**	**7.25%**	**1,492.4**	**1,639.3**	**9.84%**
Total operating expenses	**-1,401**	**-1,413**	**-1,450**	**-1,714**	**6.94%**	**-841.4**	**-820.4**	**-2.49%**
Total Net Operating Income	**989**	**887**	**1,169**	**1,265**	**8.55%**	**651.0**	**818.9**	**25.78%**
Income Tax Expense	-99	-147	-300	-185	23.27%	-73.3	-119.8	63.37%
Consolidated Net Income	**890**	**740**	**869**	**1,080**	**6.66%**	**577.7**	**699.1**	**21.01%**

Figures are converted to US$ using an FX of 922.21 (July 1st 2026),
Includes operations of CNB and Bci Peru.

City National Bank

Actual results as of June are overall better QoQ and YoY, reflecting disciplined execution and strategic focus

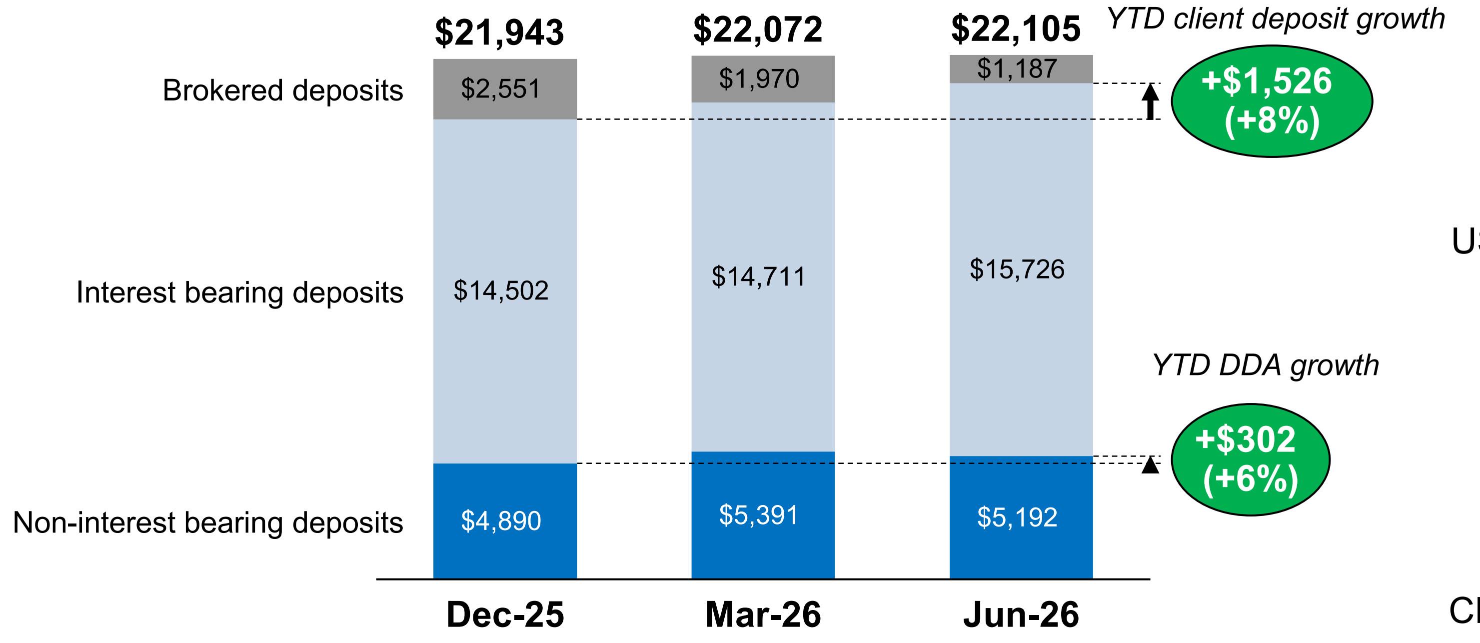
Metric ($MM)	Q2-2026 Actual	Q1-2026 Actual	QoQ Var		YTD Jun 2026 Actual	YTD Jun 2025 Actual	YoY Var	
Loan balances	$20,381	$20,158	*$223*	*1.1%*	$20,381	$18,928	*$1,454*	*7.7%*
DDAs	$5,192	$5,391	*($198)*	*-3.7%*	$5,192	$4,743	*$449*	*9.5%*
Client Deposits	$20,918	$20,102	*$816*	*4.1%*	$20,918	$18,920	*$1,998*	*10.6%*
Net interest income	$205	$197	*$7*	*3.7%*	$402	$328	*$73*	*22.3%*
NIM	3.00%	2.97%	*0.03%*		2.98%	2.57%	*0.41%*	
Net income after tax	$93	$84	*$9*	*11.1%*	$178	$121	*$56*	*46.4%*
ROE (ex goodwill amort)	12.66%	11.84%	*0.82%*		12.26%	9.79%	*2.47%*	

The decline in DDAs QoQ was due to a temporary $255MM inflow in Q1

Source: City National Bank of Florida

CNB's strong client deposit growth in 2026 is outpacing the banking industry (includes brokered) by nearly 1.9x

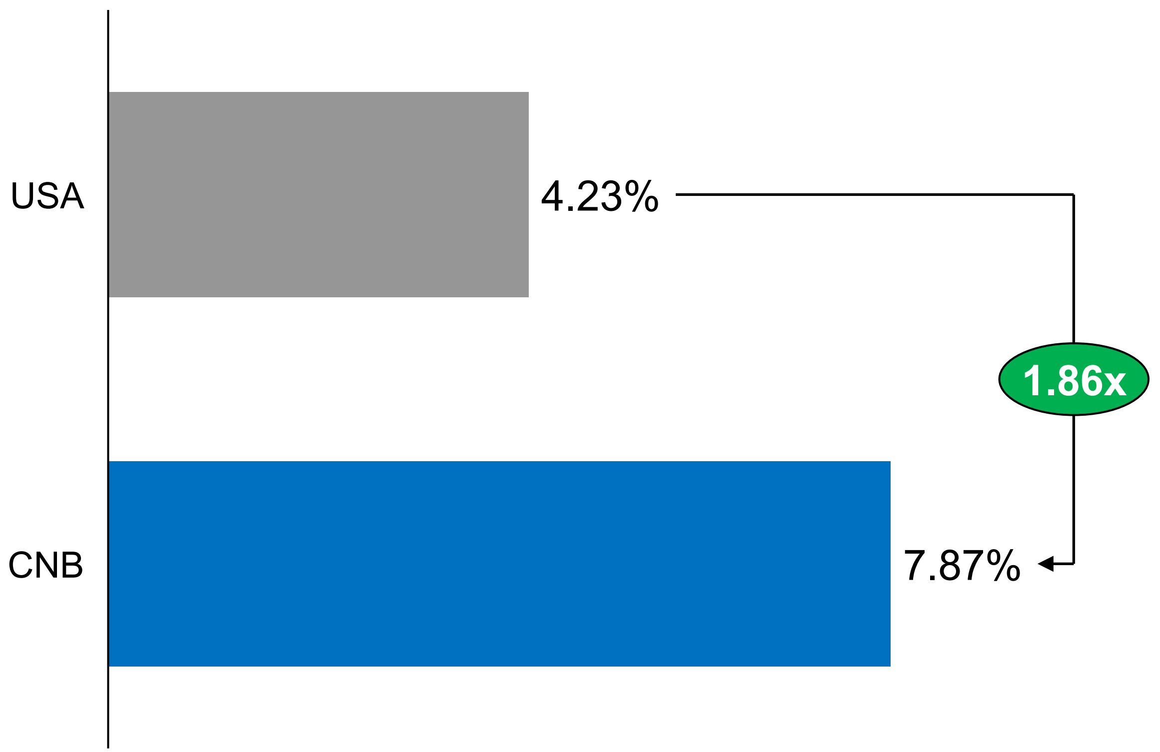
Total Deposits ($MM)



	Dec-25	Mar-26	Jun-26
Cost of Client Deposits (QTD Avg)	2.28%	2.13%	2.19%
Non-Int Bearing / Total Deposits	22.28%	24.42%	23.49%
Client Deposits ($MM)	$19,392	$20,102	$20,918
Wholesale Funding ratio	19.21%	18.32%	16.01%

Non-interest bearing deposits represent 23.49% of total deposits

Banking Industry - Total Deposits ($B)

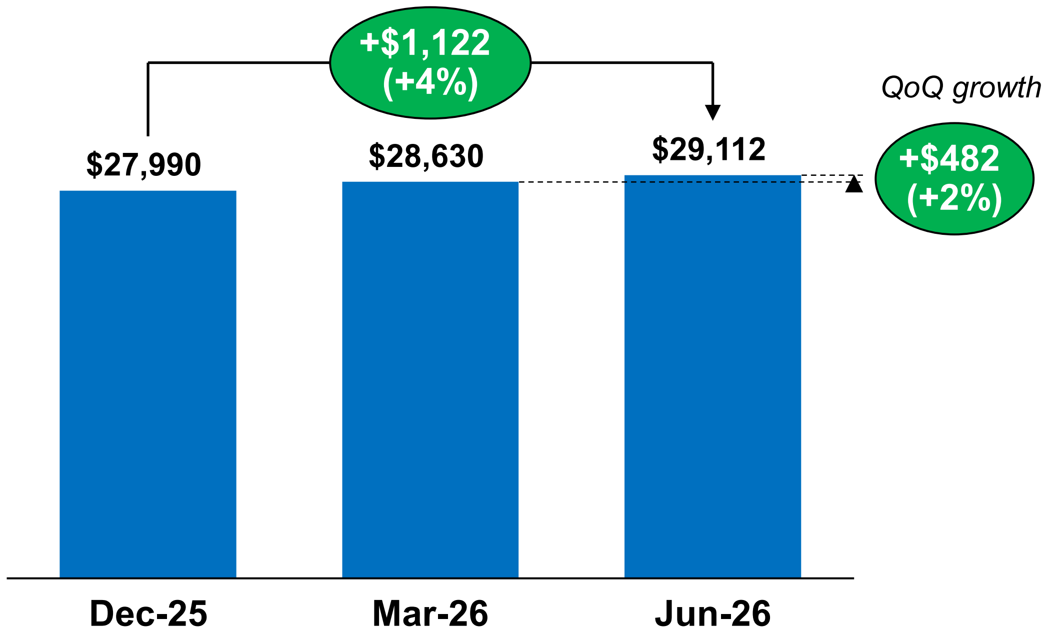


CNB deposits have grown ~1.9x times greater than market YTD

Source: City National Bank of Florida

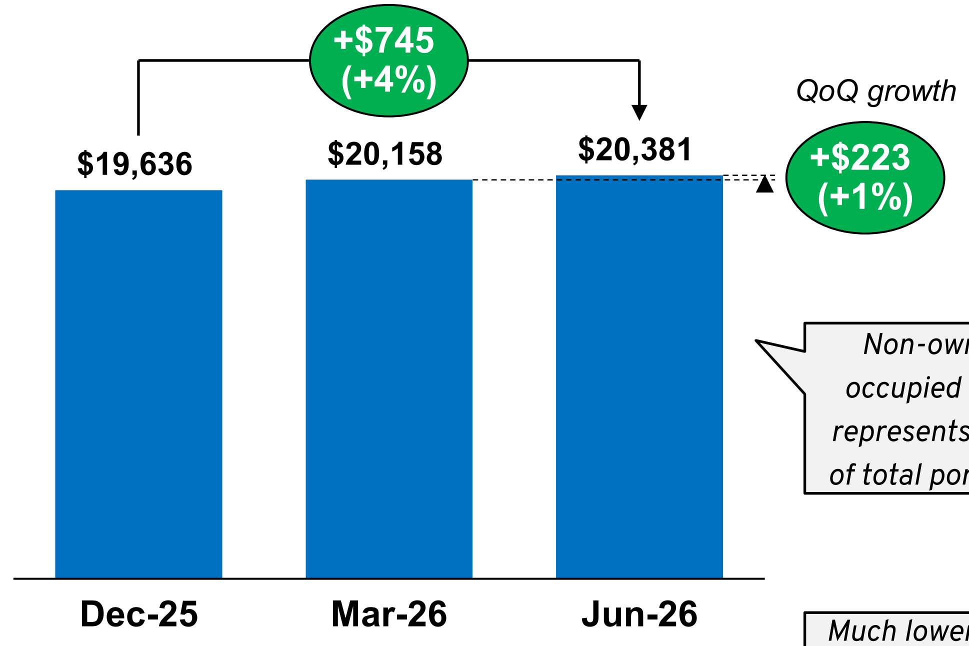
Loans grew ~$223MM (1%) in Q2, increasing $745MM (4%) YTD, maintaining sound asset quality and strong capital ratios

Total Assets ($MM)



	Dec-25	Mar-26	Jun-26
Loans to Deposits (%)	89.49%	91.33%	92.20%
Total Risk Based Capital Ratio (%)	15.48%	15.48%	15.67%
Tier 1 Leverage Ratio (%)	10.94%	11.22%	11.38%
Investment Portfolio ($MM)	$6,474	$6,473	$6,739
OCI after tax ($MM)	($285)	($286)	($284)

Total Loans & Leases ($MM)



Non-owner occupied CRE represents 47% of total portfolio

	Dec-25	Mar-26	Jun-26
Non-Performing Assets Ratio (%)	0.71%	0.79%	0.75%
Non-Performing Loans Ratio (%)	0.94%	0.86%	0.81%
Net Charge-offs Ratio (%)	0.06%	0.08%	0.09%
ACL Coverage Ratio (%)	1.11%	1.10%	1.09%

Much lower than peers, which averaged 0.21% (banks with assets between $10B-$100B) in March

Total assets now exceed $29B and our capital ratios are strong

Source: City National Bank of Florida

Net income after taxes grew 11% QoQ and 46% YoY

INCOME STATEMENT ($ millions)	Q2 2025	Q4 2025	Q1 2026	Q2 2026	$ Var QoQ	% Var QoQ	YTD 2025	YTD 2026	$ Var YoY	% Var YoY
(+) Net Interest Income	$167.4	$194.8	$197.2	$204.5	$7.3	3.7%	$328.5	$401.8	$73.3	22.3%
(+) Non-Interest Income	$31.3	$29.2	$32.1	$35.7	$3.7	11.5%	$59.5	$67.8	$8.3	13.9%
(=) Operating Income	**$198.7**	**$224.0**	**$229.3**	**$240.3**	**$11.0**	**4.8%**	**$388.0**	**$469.6**	**$81.6**	**21.0%**
(-) Personnel Expenses	$51.5	$54.2	$64.6	$62.8	-$1.8	-2.8%	$104.8	$127.4	$22.6	21.5%
(-) Occupancy & Equipment Expenses	$7.4	$9.1	$6.1	$6.6	$0.5	7.8%	$14.2	$12.7	-$1.6	-10.9%
(-) Other Non-Interest Expenses	$32.9	$44.1	$29.6	$32.0	$2.4	8.1%	$69.2	$61.6	-$7.5	-10.9%
(-) Non-Interest Expenses	$91.8	$107.5	$100.3	$101.4	$1.1	1.1%	$188.2	$201.7	$13.5	7.2%
(=) Core Earnings	**$106.9**	**$116.5**	**$129.0**	**$138.9**	**$9.9**	**7.7%**	**$199.8**	**$267.8**	**$68.1**	**34.1%**
(-) Provision Expense	$13.4	$4.0	$8.9	$8.6	-$0.3	-3.0%	$28.5	$17.5	-$11.0	-38.6%
(-) Amortization Expense	$4.7	$4.6	$4.6	$4.5	-$0.1	-2.2%	$9.3	$9.1	-$0.3	-2.7%
(+) Gain on Sale of Securities, CVA Adj & Marketable securities	-$0.5	-$7.5	-$2.5	-$0.2	$2.4	-93.0%	-$0.4	-$2.7	-$2.3	539.3%
(=) Net Income before Taxes	**$88.3**	**$100.4**	**$113.0**	**$125.6**	**$12.6**	**11.2%**	**$161.6**	**$238.6**	**$77.0**	**47.7%**
(-) Tax Expense	$22.3	$28.9	$28.9	$32.2	$3.3	11.6%	$40.3	$61.1	$20.8	51.6%
(=) Net Income after Taxes	**$66.0**	**$71.6**	**$84.1**	**$93.4**	**$9.3**	**11.1%**	**$121.3**	**$177.6**	**$56.3**	**46.4%**

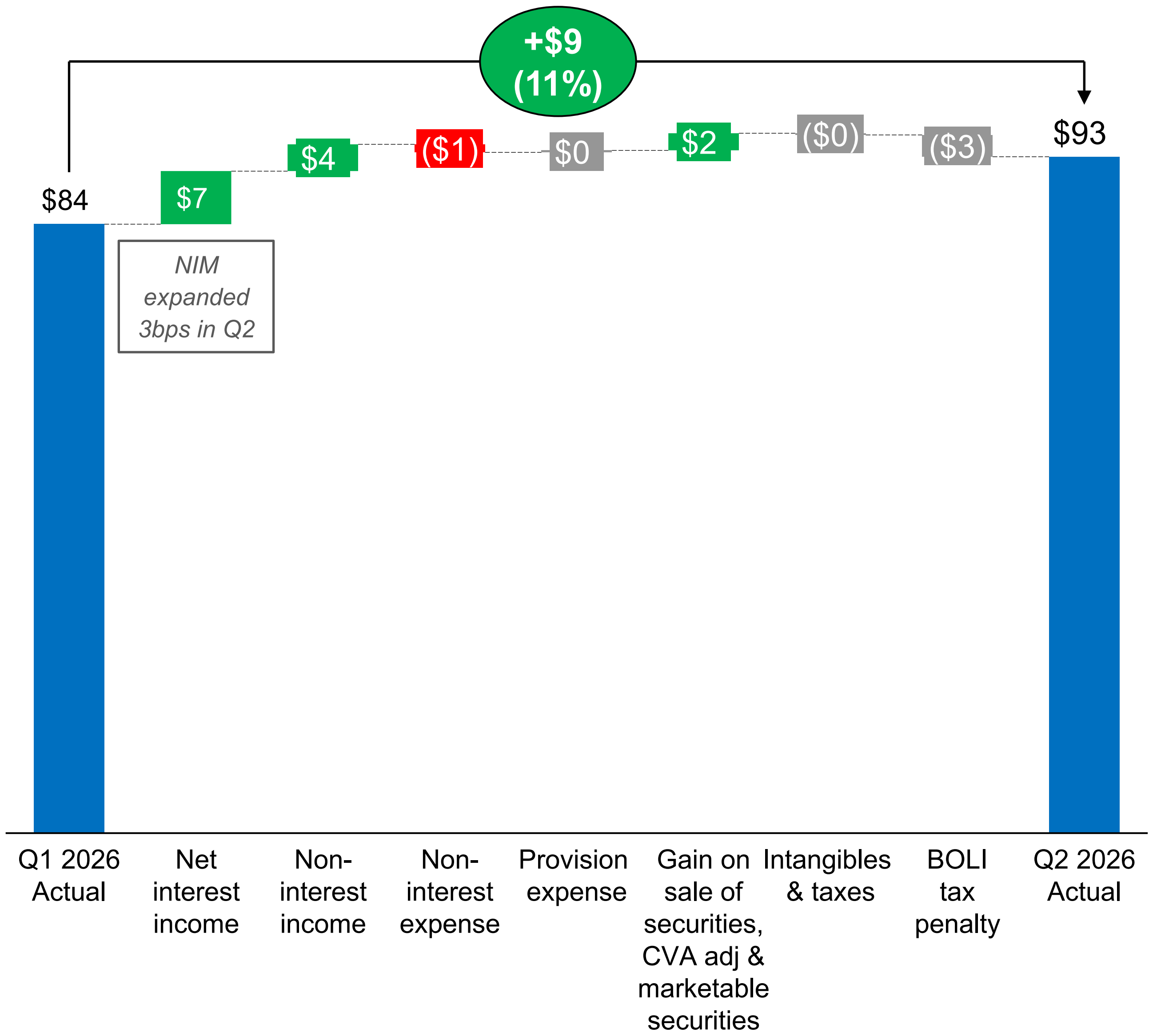
RATIOS (%)	Q2 2025	Q4 2025	Q1 2026	Q2 2026	% Var QoQ	YTD 2025	YTD 2026	% Var YoY
Net Interest Margin (NIM)	2.59%	2.88%	2.97%	3.00%	3 bps	2.57%	2.98%	41 bps
ROAA	0.97%	1.01%	1.21%	1.31%	10 bps	0.90%	1.26%	36 bps
ROAA (excluding goodwill amort)	1.02%	1.05%	1.25%	1.35%	10 bps	0.95%	1.30%	35 bps
ROAE	9.93%	9.85%	11.44%	12.27%	84 bps	9.33%	11.86%	254 bps
ROAE (excluding goodwill amort)	10.38%	10.25%	11.84%	12.66%	82 bps	9.79%	12.26%	247 bps
Core Efficiency Ratio	46.32%	47.89%	44.24%	42.23%	-201 bps	48.57%	43.21%	-536 bps

ROA and ROE, excluding goodwill amortization, were 1.35% and 12.66% in Q2’26, respectively

Source: City National Bank of Florida

Net income after taxes grew 11% ($9MM) QoQ and 46% ($56MM) YoY. NIM expanded 3bps QoQ and 41bps YoY

QoQ net income comparison: Q1-26 vs. Q2-26 ($MM)

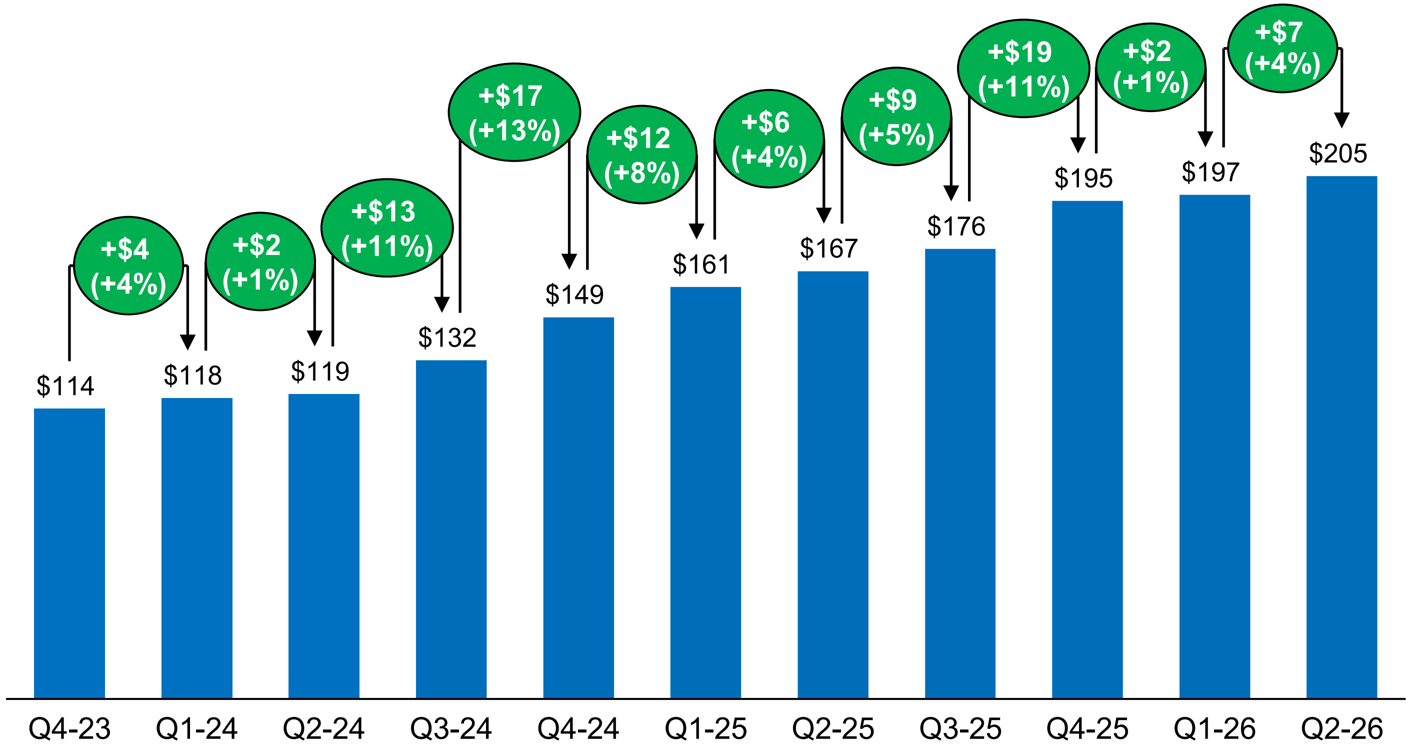


YoY net income comparison: YTD Jun 2025 vs. YTD 2026 ($MM)

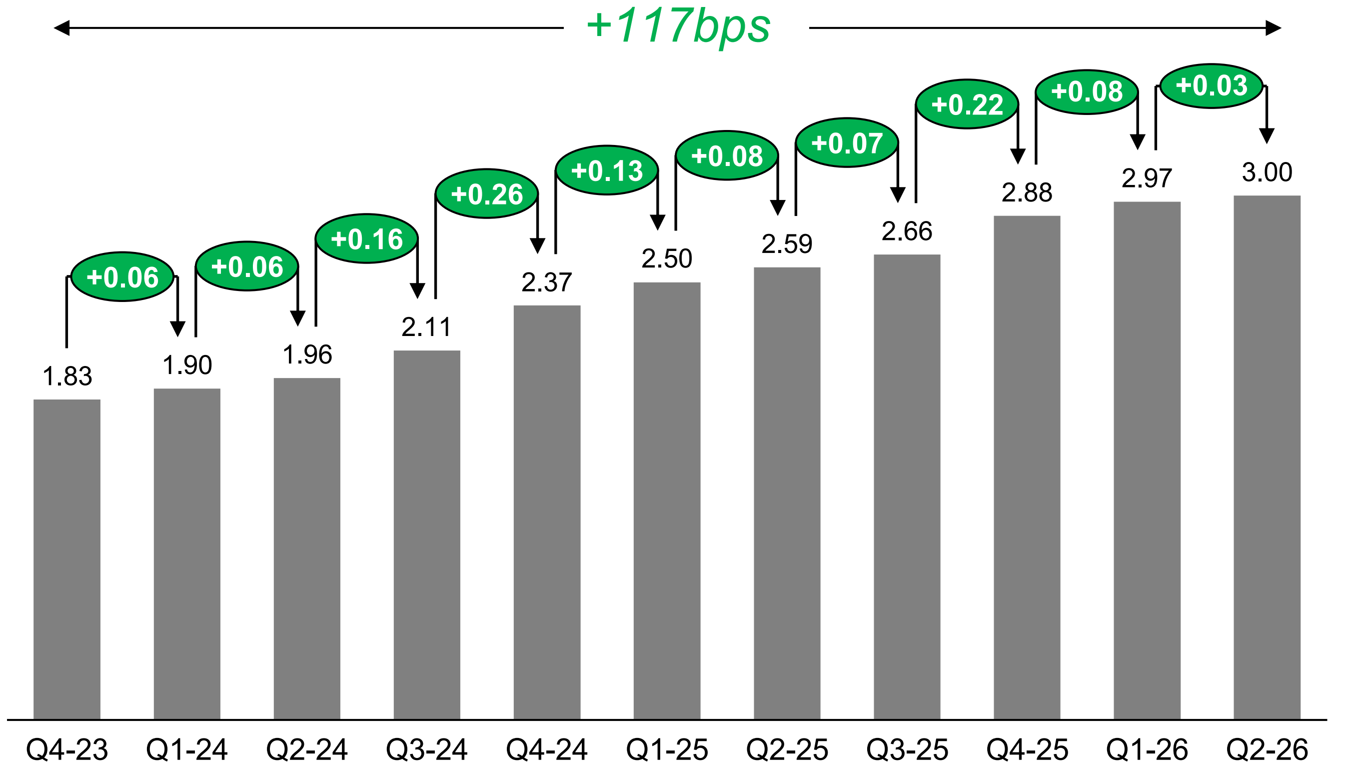
Source: City National Bank of Florida

Both our net interest income and margin increased for the tenth consecutive quarter: In Q2-2026, our NIM expanded 3bps

Net interest income ($MM)



Net Interest Margin (%)



Cost of funds	3.19%	3.23%	3.20%	3.12%	2.83%	2.72%	2.64%	2.62%	2.40%	2.27%	2.27%
Effective Fed Funds	5.33%	5.33%	5.33%	5.26%	4.65%	4.33%	4.33%	4.29%	3.90%	3.64%	3.63%
Yield on earning assets	5.03%	5.12%	5.16%	5.24%	5.21%	5.27%	5.23%	5.28%	5.29%	5.23%	5.27%

NIM expanded 3bps in Q2-2026, due to increased yield on earning assets (4bps higher), while cost of funds remained stable (1bp increase)

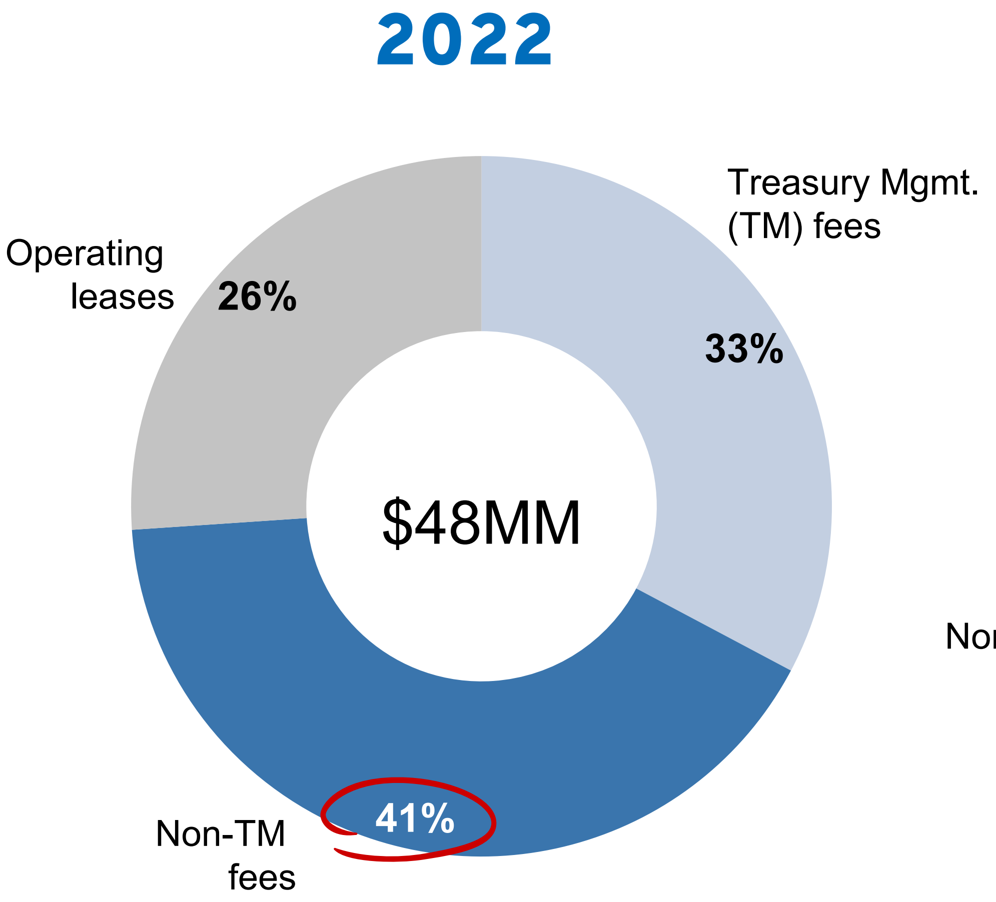
Source: City National Bank of Florida

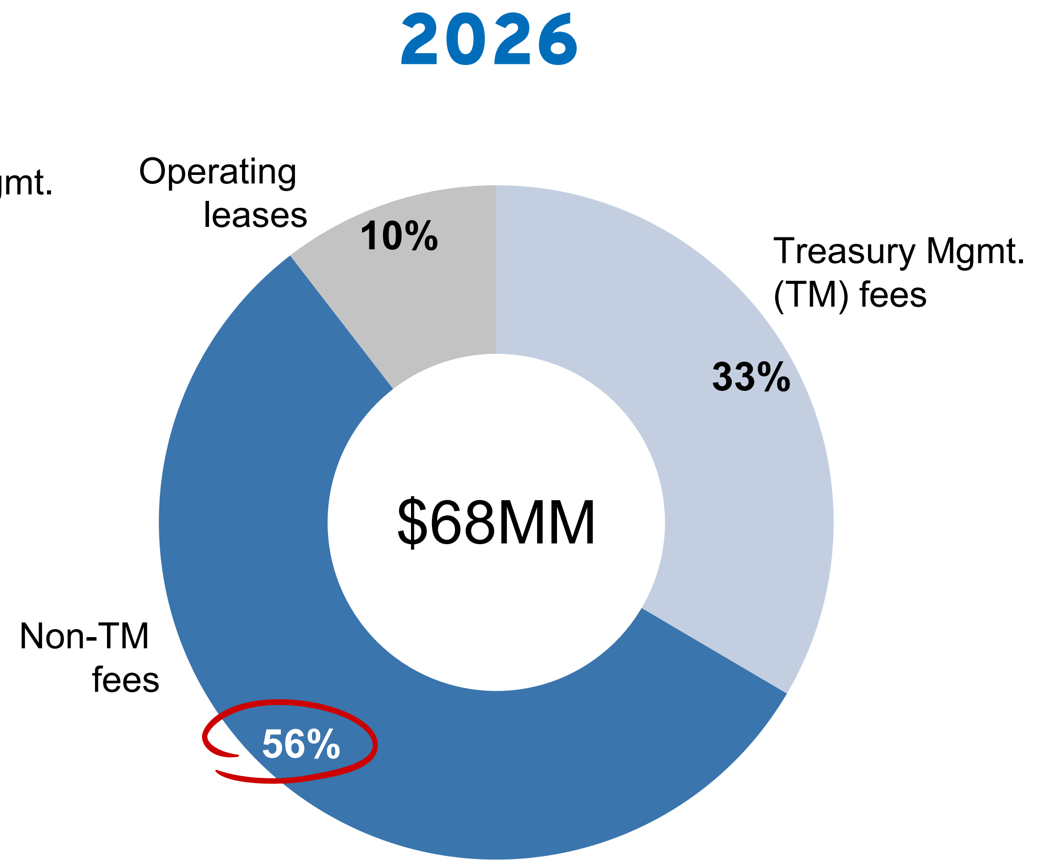
Our fee income is meaningfully higher and more diversified

New fee initiatives to increase profitability and diversify fee mix

- *Treasury distribution desk (swaps, options, FX, etc.)*
- *Capital market capabilities*
- *Wealth Management enhanced offering*
- *Residential secondary market*
- *Sale of SBA loans*
- *Insurance commissions, etc...*

Non-interest income mix – YTD Jun 2022 vs 2026



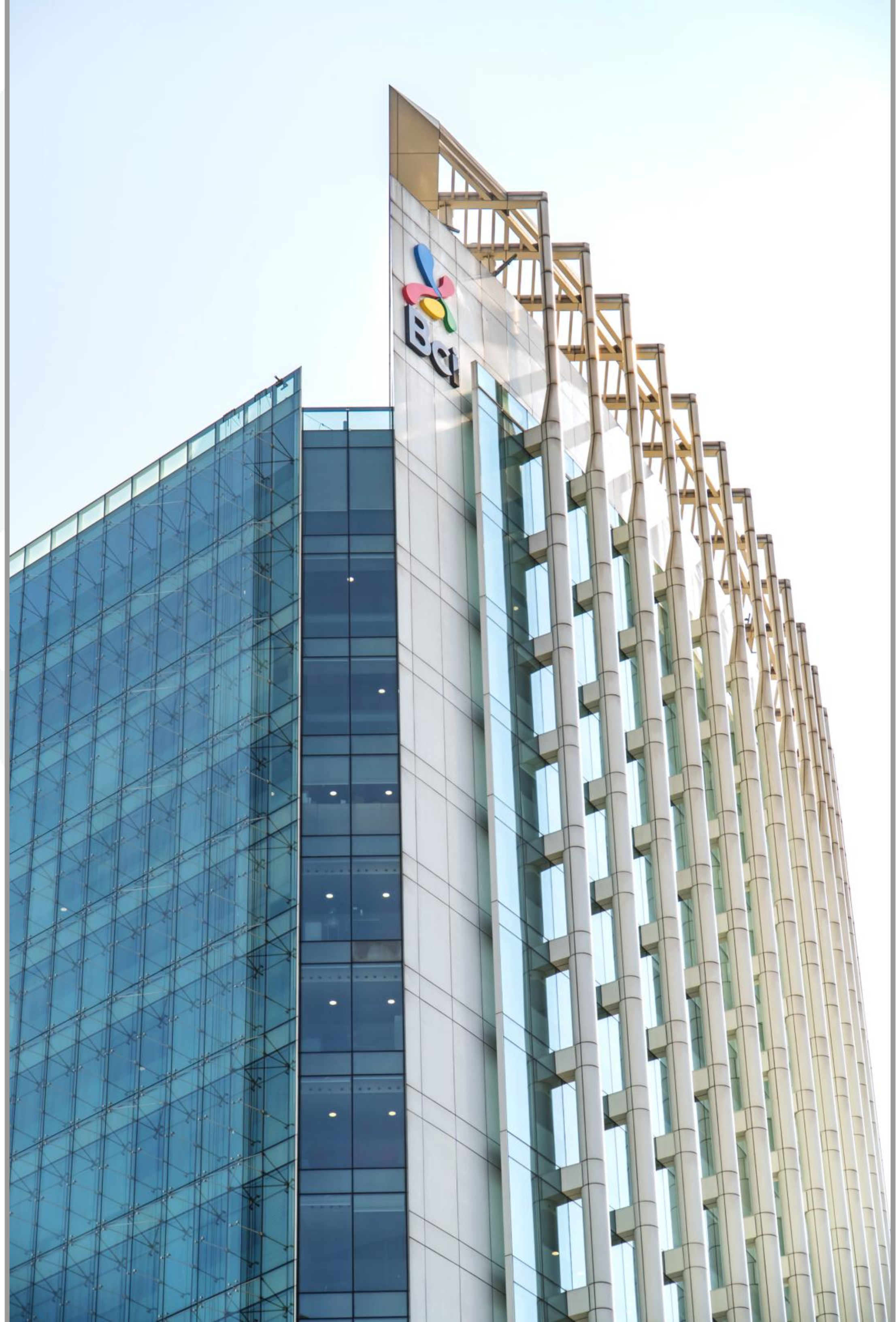


Fees as a % of avg. assets	0.43%	0.48%	+0.05%

Source: City National Bank of Florida

Projecting our Future with Purpose

- Sound Performance: Net Income of **US$ 699 million** for the first half of the year, representing a **21% YoY increase**, with CNB contributing **USD 177M (+47% YoY)**.
- Diversified Revenues: Fee income increased by **10% YoY**, fueled by higher Retail transactionality and strong momentum across our Wholesale and Finance divisions.
- Productivity focus: Efficiency Ratio improved by **452 bps YoY** to **45.6%**, supported by a **2.5%** decrease in operating expenses.
- Scale: With a **6.13% YoY** expansion in total loans, Bci stands as the largest bank by total assets and loans in Chile.*
- Balance Sheet: We maintain a solid capital position with a CET1 ratio of **11.27%,** while keeping a proactive asset quality reflected on a **1.36%** NPL and a **14.0%** YoY drop in credit loss expenses.
- Strategy: **Bci Group** is advancing according to plan, hand-in-hand with an outstanding customer experience that pushed our **NPS** to **77 points** by June.



Note: Figures are converted to US$ using an FX of 922.21 (July 1st 2026), and considers operations at the consolidated level.
*CMF data as of June 2026, consolidated system figures.

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